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REPORT

OF THE

Bureau of Industrial Statistics.

COMMUNICATION.

DEPARTMENT OF INTERNAL AFFAIRS,
HARRISBURG, PA., *June 26, 1894.*

To His Excellency ROBERT E. PATTISON,
Governor of the Commonwealth of Pennsylvania :

SIR : In compliance with the requirements of the Constitution, I have the honor to submit herewith, for transmission to the General Assembly, the Twenty-first Annual Report of the Bureau of Industrial Statistics, the same being Part III of the Report of this Department, for the year ending November 30, 1893.

I am very respectfully,

Your obedient servant,

THOMAS J. STEWART,
Secretary of Internal Affairs.



LETTER OF TRANSMITTAL.

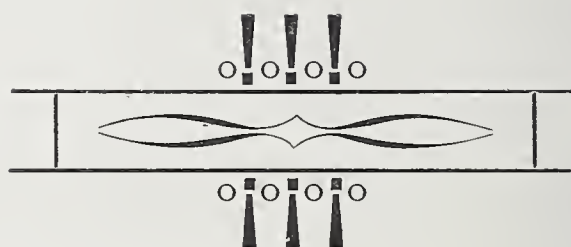
HARRISBURG, PA., *June 26, 1894.*Honorable THOMAS J. STEWART, *Secretary of Internal Affairs of the
Commonwealth of Pennsylvania :*

SIR : I have the honor to present herewith the Twenty-first Annual Report of the Bureau of Industrial Statistics. The report has been somewhat delayed to obtain statistics that could not be procured at an earlier date. The report also contains much more than the usual quantity of statistical and other matter.

Yours very respectfully,

ALBERT S. BOLLES,

Chief of Bureau.



STATISTICS OF BUILDING AND LOAN ASSOCIATIONS.

It is the aim of "Building and Loan Associations," that being their legal title in the State of Pennsylvania, to enable persons in the humbler ranks of life to become owners of real property, instead of mere renters of it.

Their leading principle is that money makes money if well used. By the old system of house tenancy the many pay rent for the benefit of the few; through the building and loan association the many combine together so as to put the rents into their own pockets.

These societies increase so rapidly—no less than 250 charters for new societies having been granted in this State since June 1891—that it is a most difficult undertaking to carefully prepare statistical information that is not overtaken and beaten in the race by new associations and increases of assets in old associations.

Since gathering information from 1,079 associations in the State by the Department of Labor, at Washington, a record has been kept of a further list of 160 associations, most of which are new companies, running the grand total up to 1,239.

Before giving estimates of increases in assets and accumulations of the new associations to date, some of the totals gleaned from the tables given below of individual societies are here presented:

Total associations visited,	1,079
Number of one series associations,	217
Number of serial associations,	862
	— 1,079
Shareholders, 1,063 associations,	238,985
Average members per association,	219.8
Borrowers, 1,060 associations,	69,177
Average borrowers per association,	65.1
Borrowers and non-borrowers, 1,055 associations,	237,373
Per cent. of borrowers,	28.97
Receipts one year, 902 associations,	\$31,619,377 00
Amount of foreclosures during life of 816 associations,	993,890 00
Total loses reported,	51,015 00
Assets, 1,079 associations,	81,870,964 00
Gains credited to existing shares,	14,596,805 00
Dues and profits,	74,710,419 00

Average dues and profits per shareholder,.....	\$312 63
Matured shares and withdrawals one year, 848 as- sociations,	8,852,310 00
Salaries, 884 associations,	234,211 00
Average loans, 809 associations,	1,065
Average shares per shareholder,	6.6

Table "A," given below, shows:

1. Societies reported by counties,	1,079
2. Assets reported by counties,	\$81,870,964 00
3. Increase of assets by counties,	20,069,400 00
4. Increase of societies by counties,	160
5 Estimate of assets, new societies, by counties,.....	\$2,003,000 00
6. Total societies by counties,	1,239
7. Estimate of assets by counties,	\$103,943,364 00

Estimates for 1,239 associations:

Assets,	\$103,943,364 00
Gains,	16,761,291 12
Average gains per association,	13,528 08
Cash income, one year,	44,432,686 57
Average income per association,	35,054 63
Matured shares and withdrawals, one year,.....	12,933,970 56
Average matured and withdrawn shares, one year,...	10,439 04
Average assets per association,.....	83,892 14
Total expenses, one year,	381,636 78
Average expenses per association, one year,	308 02
Salaries, one year,	328,636 78
Average salaries per association,	264 94
Total membership,	272,580 00
Average membership per association,	219 08
Total borrowers,	81,658 00
Average borrowers per association,	65.1
Average shares per shareholder,	6.06
Average shares per association,	1,334
Total shares,	1,651,814

The authority for the above estimate is that in picking up the reports of 205 associations indiscriminately it is found that the increase is \$3,805,693, and the decrease \$274,495, making a net increase of \$2,526,198, or an average increase of \$17,200. A further list shows an average increase of over \$20,000 per society, but the estimate is based on only \$18,600.

For 160 new and otherwise omitted societies only \$10,000 of assets are given to each society, except in the case of Berks county, where

several associations have increased enormously in assets; but this increase, no doubt, is largely underestimated, as many of these new companies have already accumulated from \$30,000 to \$50,000 each.

The following shows increases and decreases, the numbers agreeing with the various societies in the tables of details:

No.	INCREASE.	DECREASE.	No.	INCREASE.	DECREASE.
257	\$13,000		658	\$17,417	
260	11,000		662	27,760	
261	11,000		664	6,192	
263	12,000		665	8,426	
264	27,000		675	22,149	
265	47,136		682	2,702	
266	22,000		686	42,705	
267	67,957		688		\$248
269	27,000		690	16,618	
271	55,000		693	6,000	
272	21,000		696		1,337
273	20,000		699		6,212
276	98,000		700	13,556	
278	25,000		701		22,000
279	18,000		704	34,446	
280	1,000		706	33,179	
281	3,000		710	26,000	
283	25,000		713	9,000	
286	88,583		718	66,316	
287	1,000		751	15,214	
288	30,000		728	29,497	
289	35,000		730	1,970	
291	5,561		732	9,652	
371	36,000		734	22,576	
453	13,626		736	15,000	
454	10,800		740	2,000	
460	33,966		743	24,368	
560	9,316		746	41,695	
562	2,418		752	5,000	
563		\$1,425	760	18,839	
564	6,744		762	9,575	
566		1,000	767	38,116	
568	13,540		768	7,400	
570	8,000		770		47,000
572	12,099		773		2,064
574	83,958		775	15,134	
575	18,000		779	102,776	
576	12,912		780	1,466	
577	44,723		785	20,595	
578	11,715		788	42,459	
579	9,000		790	25,228	
580	1,170		794	24,341	
582	5,000		795	45,613	
583	65,006		796	42,272	
584	18,637		797	13,245	
585		7,000	799	22,815	
588	4,671		804	28,400	
589	6,484		805	18,090	
591	31,849		812	12,699	
593	22,914		813	14,183	
595		22,565	817	32,633	
596	12,600		819		8,015
597		13,665	840	50,893	
598		26,006	821	993	
599	11,674		824	2,302	
600	23,408		831	47,523	
601		22,000	832	15,945	
603	78,553		833	18,651	
604	31,511		839	16,819	
605		23,000	840	20,000	
606	23,182		844	21,500	
608	17,121		815	14,280	
610	18,894		846	12,194	
613	33,620		848	2,000	
614	7,673		849	18,542	
620	9,709		850	4,988	
622	23,735		854	3,583	
624	7,293		855	47,952	
625	33,221		861	18,476	
630	16,304		864	35,000	
634	22,685		866	19,046	
637	1,000		874	99,000	
638	6,920		875	83,810	
643		28,000	877	16,871	
650	22,818		879	58,799	
652		2,275	880	19,800	
653	14,553		882	9,157	
655		802	884	14,286	
657	18,879		886	4,336	

No.	INCREASE.	DECREASE.	No.	INCREASE.	DECREASE.
887	\$7,089		941		\$22,000
888	33,017		943	\$3,000	
899	15,514		944	42,511	
893	5,329		945	6,900	
895	5,436		949	9,635	
897	1,741		951	17,000	
898	18,573		953	38,553	
900	9,522		955	1,400	
901	20,815		958	14,780	
902	24,036		960	16,619	
903	15,883		962	3,549	
905	57,521		965	12,170	
908	9,632		966	3,544	
909	14,437		967	9,617	
910	17,053		969	3,000	
912	15,364		970	52,237	
914	20,800		973	13,450	
918	27,000		981	19,545	
920	1,657		987	49,245	
926	24,225		991		16,920
928	9,304		992	22,543	
930	7,580		997	23,000	
932	27,371				
935		\$5,961		\$3,805,693	\$279,495
938	11,088				

\$3,526,198 increase for 205 societies,

Average increase \$17,201.00.

Increase for 1,079 societies \$18,559,879.

Table A.

Number.	COUNTIES.	Societies.	Assets.	Increase of assets.	Number.
1	Adams,	3	\$59,643 74	\$55,800	1
2	Allegheny,	237	12,641,036 55	4,408,200	2
3	Armstrong,	4	156,702 99	74,400	3
4	Beaver,	12	1,655,030 61	223,200	4
5	Berks,	35	4,031,468 24	651,000	5
6	Blair,	34	5,350,702 85	631,400	6
7	Bradford,	2	121,557 03	37,200	7
8	Bucks,	14	661,313 06	260,400	8
9	Butler,	10	259,458 14	186,000	9
10	Cambria,	11	1,233,678 42	204,600	10
11	Carbon,	13	999,513 65	241,800	11
12	Centre,	1	24,485 96	18,600	12
13	Chester,	12	816,455 51	223,200	13
14	Clearfield,	1	113,419 46	18,600	14
15	Columbia,	2	224,561 45	37,200	15
16	Cumberland,	5	360,271 59	93,000	16
17	Dauphin,	40	2,183,393 61	744,000	17
18	Delaware,	26	1,688,804 96	483,600	18
19	Elk,	3	63,055 49	55,800	19
20	Erie,	2	63,295 84	37,200	20
21	Fayette,	2	43,882 63	37,200	21
22	Franklin,	2	142,338 58	37,200	22
23	Greene,	2	92,686 63	37,200	23
24	Indiana,	3	152,353 00	55,800	24
25	Jefferson,	6	521,089 43	111,600	25
26	Juniata,	1	88,022 85	18,600	26
27	Lackawanna,	18	1,700,345 55	334,800	27
28	Lancaster,	9	884,547 99	167,400	28
29	Lawrence,	3	143,178 62	55,800	29
30	Lebanon,	4	821,640 01	74,400	30
31	Lehigh,	8	480,421 45	148,800	31
32	Luzerne,	2	142,367 74	37,200	32
33	Lycoming,	4	123,380 11	74,400	33
34	Mercer,	1	76,151 93	18,600	34
35	Monroe,	1	111,679 96	18,600	35
36	Montgomery,	14	1,239,139 65	260,400	36
37	Northampton,	7	637,145 30	130,200	37
38	Northumberland,	4	603,954 02	74,400	38
39	Philadelphia,	439	33,481,061 62	8,165,400	39
40	Schuylkill,	29	3,678,952 41	539,400	40
41	Tioga,	1	46,500 60	18,600	41
42	Venango,	4	572,673 77	74,400	42
43	Warren,	1	127,221 61	18,600	43
44	Washington,	10	438,632 11	186,000	44
45	Westmoreland,	15	1,362,878 54	279,000	45
46	York,	22	1,458,899 05	409,200	46
47	Huntingdon,				47
		1,079	\$81,870,964 01	\$20,069,400	

Table A—Continued.

Number.	Increase or omissions of societies.	Estimated assets of omitted societies.	Total societies.	Total assets.	COUNTIES.	Number.
1			3	\$115,443 74	Adams,	1
2	38	\$380,000	275	17,429,923 55	Allegheny,	2
3			4	231,102 99	Armstrong,	3
4		30,000	15	1,908,230 61	Beaver,	4
5	18	585,000	53	5,265,469 24	Berks,	5
6	5	50,000	39	6,033,102 85	Blair,	6
7			2	158,757 63	Bradford,	7
8	2	20,000	16	941,713 06	Bucks,	8
9			10	445,458 14	Butler,	9
10	2	20,000	13	1,458,278 42	Camhria,	10
11	3	30,000	16	1,271,313 65	Carbon,	11
12			1	43,085 96	Centre,	12
13			12	1,039,655 51	Chester,	13
14			1	132,019 46	Clearfield,	14
15			2	261,761 45	Columbia,	15
16			5	453,271 59	Cumberland,	16
17	3	30,000	43	2,957,393 61	Dauphin,	17
18	1	10,000	27	2,182,404 96	Delaware,	18
19			3	118,855 49	Elk,	19
20	4	40,000	6	142,433 94	Erie,	20
21			2	81,082 63	Fayette,	21
22			2	179,538 58	Franklin,	22
23			2	129,886 63	Greene,	23
24	1	10,000	4	218,153 00	Indiana,	24
25	1	10,000	7	642,689 43	Jefferson,	25
26			1	106,622 85	Juniata,	26
27	4	40,000	22	2,075,145 55	Lackawanna,	27
28	1	10,000	10	1,061,947 99	Lancaster,	28
29			3	198,978 62	Lawrence,	29
30	2	20,000	6	916,040 01	Lebanon,	30
31	1	10,000	9	639,221 45	Lehigh,	31
32	1	10,000	3	189,567 74	Luzerne,	32
33			4	197,780 11	Lycoming,	33
34	1	10,000	2	104,751 93	Mercer,	34
35			1	130,279 96	Monroe,	35
36	2	20,000	16	1,519,539 65	Montgomery,	36
37	4	40,000	11	807,345 30	Northampton,	37
38	2	20,000	6	638,354 02	Northumberland,	38
39	43	430,000	482	42,076,431 62	Philadelphia,	39
40	3	30,000	32	4,248,352 41	Schuylkill,	40
41	2	20,000	3	85,100 60	Tioga,	41
42	1	10,000	5	637,073 77	Venango,	42
43	1	10,000	2	155,821 61	Warren,	43
44			10	614,632 11	Washington,	44
45	7	20,000	22	1,711,878 54	Westmoreland,	45
46	3	30,000	25	1,898,099 05	York,	46
47	1	10,000	1	10,000 00	Huntingdon,	47
160		\$2,003,000	1,239	\$103,943,364 01		

In order to understand the cause of some counties showing societies with a large amount of real estate on hand, while others show much less, it is necessary to remember that in some sections of the State the societies make a practice of buying lots of ground and erecting houses, which afterward come into possession of the members, while in other sections, especially in Philadelphia, the societies scarcely ever build houses, because of the great number of houses, both new and old, of various kinds, constantly offered for sale, and from which selections may be made to suit almost any conceivable desire.

As an illustration, 438 Philadelphia associations report \$863,355 real estate, while thirty-four Reading associations report \$1,180,936 of real estate. The difference is that Reading societies build for the members, and Philadelphia societies do not.

It is not generally accepted that Frankford, now a part of Philadelphia proper, saw the first building association in the United States. It was called the "Oxford Provident," and was started in June of 1831, sixty-three years ago. It closed its affairs in June, 1841.

These societies have increased in number from year to year, until now, as has been shown, 1,239 of them are doing active work in this State.

Since 1831 very many single series societies have been formed, accomplished the work for which they were organized, paid off their shares, cancelled the mortgages given by borrowers, and wound up their affairs. At present there are 217 of these one series companies running, which shows that this class of society has not lost its popularity. The life of a single series society cannot be much over twelve years, and those that now exist perhaps do not average over five years in existence, so the proportion to the whole number is very large.

By far the greater number of associations have perpetual charters and their life is perpetuated by reason of issuing new series of shares, some every year and others at shorter intervals to suit the demand for stock.

The ordinary life of a series in a permanent society (except in a few cases, where the final value of a share is over \$200) is about one hundred and forty to one hundred and forty-two months. This being the case, it will be seen that all the shares and assets of existing societies today cannot be over twelve years old for the oldest series of shares. In other words, what exists today is the product of twelve years for the oldest down to one month for the youngest issue.

The total average time for the vast accumulation of over \$100,000,000 for members of Pennsylvania societies cannot be over seven years, which is a most wonderful record of thrift.

That portion of the building society as a whole which exist today is like the passing stream of pure water, the head being supplied from new springs, and the main body passing on after supplying the needs of a thirsty populace. So, to estimate what building societies have done and are doing for Pennsylvania, that portion of the work which has glided by like the stream must be called in as a witness. Sometimes achievements and inventions that advance the temporal interests of individuals and communities are at the expense of the moral well-being, but the structure which the building society has erected—the tree which it has planted—not only bears golden fruit, but its solid branches and healthy roots are the living representatives of sobriety, thrift, economy, peace, stability, home life and independence.

These societies have done no more for Pennsylvania than their early advocates predicted; but that this influence should branch out into every corner of a rapidly growing country until their members should count one thousand, two thousand, six thousand, and their undis-

tributed wealth alone aggregate \$600,000,000, and the amount returned to the members in accumulated dues, profits and cancelled mortgages fully \$300,000,000, not counting the moral advantages which will flow on forever, were perhaps not all included in the original conception.

Figures at hand show 1,239 associations doing business in Pennsylvania, with assets of \$103,943,364.00. It is estimated that since the first association was organized in this State that \$100,000,000 have been returned to the members in cash and in satisfied mortgages, making a grand total, including present assets, \$203,943,364.00—a sum twice as great as the capital of the national banks of the State. This represents at least 97,500 homes secured directly by wage-earners in Pennsylvania through the help furnished by the building associations.

The sum of \$100,000,000, which has passed into the hands of members, even if half of it has been expended, represents a capital of interest accumulation of another \$100,000,000, or a grand total of over \$300,000,000 now in active use by building society members of this State, who have saved that sum permanently out of their weekly wages in 63 years.

It is conservative to state that building society people in Pennsylvania own the whole or part of 150,000 homes.

The membership is over 270,000, and although thousands of these have accumulated other property, they are daily bearing testimony that all they possess is the product of the thrifty habits they acquired from their association with building societies and their members.

A large number of the women of Pennsylvania are members. It is estimated that 75,000 women hold stock valued at \$30,000,000. The amount returned to women in matured shares and mortgages would amount to as much as their present holdings.

The expense account is a record which shows that one of the secrets of success is economy of management. The expense of 884 associations aggregates \$234,211 for salaries, or an average of \$264.94 per association. For 1,079 associations the salary expense would be \$286,750.26, and for 1,239 associations \$328,260.66. If the cost of maintaining the societies was one per cent. of the assets, the salary expense would be \$1,040,000. One-third of one per cent. would be \$346,666.66. So it will be seen that the expense is less than one-third of one per cent. It is shown, from a careful estimate, that the expense, outside of salaries, averages \$115.08 per society, or a total average of \$380.02; a grand total of \$381,636.78 for 1,239 associations.

From 245 associations a classified list of occupations of shareholders was obtained and it will no doubt hold good for the entire State. The percentages are:

Accountants, bookkeepers, clerks, etc.,	3.48
Agents, bankers, brokers, etc.,	1.05
Artisans and mechanics,	13.88
Corporation officials, .....	.43
Farmers, gardeners, etc.,	1.83
Government officials and employes, .....	.94
Hotel, boarding-house and restaurant keepers,	1.44
Housewives and housekeepers,	20.86
Laborers,	23.46
Lodges, churches and societies, .....	.84
Manufacturers, contractors, capitalists, etc.,	2.19
Merchants and dealers,	10.93
Mill and factory employes,	9.47
Persons engaged in the professions,	4.40
Salesmen and saleswomen,	2.85
Superintendents, foremen, etc.,	1.95
Total,	100.00

The list shows that nearly all the members work for their living.

The following is a list of 160 associations not included in the regular tables:

ALLEGHENY COUNTY.

1. Schiller's Glocke,	Pittsburg
2. Empire, Deine,	Pittsburg
3. Citizens' No. 2,	Allegheny
4. Thirteenth Ward,	Pittsburg
5. Central National,	Pittsburg
6. Equitable Investment,	Pittsburg
7. Columbian Mutual Guarantee,	Pittsburg
8. Life Protective,	Pittsburg
9. Pittsburg Security,	Pittsburg
10. Trihold,	Pittsburg
11. State Standard,	Pittsburg
12. People's Mutual Aid,	Pittsburg
13. Cosmopolitan,	Pittsburg
14. Home Protective,	Pittsburg
15. Pittsburg German American,	Pittsburg
16. Troy Hill,	Allegheny
17. Mutual German,	Pittsburg
18. Provident Savings,	Pittsburg
19. Mount Troy,	Allegheny
20. Favorite,	Allegheny
21. Spring Hill Premium No. 2,	Allegheny
22. Old Reliable,	Allegheny
23. Carnegie L. & L.,	Pittsburg
24. Equity,	Pittsburg
25. John Sobeski,	Pittsburg

26. Eighth United States,	Pittsburg
27. Highland,	Pittsburg
28. Greenfield, Twenty-third ward,	Pittsburg
29. Home, Thirty-second ward,	Pittsburg
30. Keystone, Twenty-sixth ward,	Pittsburg
31. Ten Cent Tutor,	Pittsburg
32. New Columbia,	Pittsburg
33. Twin Cities National,	Pittsburg
34. German National,	Pittsburg
35. Bessemer,	Homestead
36. Fifth Avenue,	McKeesport
37. Peoples'	Wilkinsburg
38. Oakdale,	Oakdale

BERKS COUNTY.

39. North West,	Reading
40. Homestead No. 7.,	Reading
41. Safe Deposit,	Reading
42. Independent No. 1,	Reading
43. Central,	Reading
44. Reading,	Reading
45. Mechanics',	Reading
46. Fidelity,	Reading
47. Ringgold No. 3,	Reading
48. Schiller,	Reading
49. Union,	Reading
Neversink No. 2,	Reading
51. Security,	Reading
52. Citizens',	Reading
53. West Reading No. 5,	Reading
54. German,	Reading
55. New Central,	Reading
56. St. Lawrence,	Reading

BEAVER COUNTY.

57. United States,	Rochester
58. Columbia,	Beaver Falls
59. Rochester,	Rochester

BLAIR COUNTY.

60. Keystone,	Altoona
61. Citizens',	Tyrone
62. State,	Hollidaysburg
63. German,	Altoona
64. Columbia,	Altoona

BUCKS COUNTY.

65. Churchville,	Churchville
66. Union,	Bridgewater

CAMBRIA COUNTY.

67. Ironworkers',	Johnstown
68. People's Mutual,	Johnstown

CARBON COUNTY.

69. Lincoln,	Lansford
70. Homestead,	Summit Hill
71. Columbian,	Mauch Chunk

DAUPHIN COUNTY.

72. Home German, Harrisburg
73. Pennsylvania,|.....||..|...|..||.....|..|..|| Harrisburg
74. Home, Harrisburg

DELAWARE COUNTY.

75. Springfield,	Media
76. Keystone,	Erie
77. H. F. Watson,	Erie
78. American N. S.,	Erie
79. Guard,	Erie

INDIANA COUNTY.

80. Avonmore, Avonmore

LACKAWANNA COUNTY.

81. Columbian,	Scranton
82. Travelers',	Scranton
83. New Schiller,	Scranton
84. German No. 7.,	Scranton

LANCASTER COUNTY.

85. Home, Marietta

LEBANON COUNTY.

86. Mechanics',	Lebanon
87. Anville,	Annville

LEHIGH COUNTY.

88. Standard, Slatington

LUZERNE COUNTY.

89. Hazleton, Hazleton

MERCER COUNTY.

90. Building and Loan, Sharon

MONTGOMERY COUNTY.

91. North Penn,	Lansdale
92. Hatboro, second,	Hatboro

NORTHAMPTON COUNTY.

93. Northampton,	Easton
94. Hellertown,	Hellertown
95. Nazareth,	Nazareth
96. West Bethlehem,	West Bethlehem

NORTHUMBERLAND COUNTY.

97. People's,	Mt. Carmel
98. Union,	Shamokin

PHILADELPHIA COUNTY.

99. Columbia,	Philadelphia
100. New Columbia,	Philadelphia
101. North Broad Street,	Philadelphia
102. Francisville,	Philadelphia
103. Hopkins,	Philadelphia
104. Down Town,	Philadelphia
105. Erin,	Philadelphia
106. Thirty-fourth Ward,	Philadelphia
107. Equitable,	Philadelphia
108. Vice,	Philadelphia
109. German American, Germantown,	Philadelphia
110. Columbus No. 1,	Philadelphia
111. Columbian,	Philadelphia
112. Twenty-ninth ward,	Philadelphia
113. Lyceum,	Philadelphia
114. Independence,	Philadelphia
115. New Century,	Philadelphia
116. Peerless,	Philadelphia
117. Safety,	Philadelphia
118. Temple,	Philadelphia
119. Westmoreland,	Philadelphia
120. Second Poplar,	Philadelphia
121. West End,	Philadelphia
122. Cosmos,	Philadelphia
123. John Sobeiski,	Philadelphia
124. Protection,	Philadelphia
125. Mozart, second,	Philadelphia
126. Unique,	Philadelphia
127. Sourin,	Philadelphia
128. Galatea,	Philadelphia
129. Somerton, second,	Philadelphia
130. Improved S. & L.,	Philadelphia
131. North Penn,	Philadelphia
132. Nicetown,	Philadelphia
133. Sentinel,	Philadelphia
134. South Broad Street,	Philadelphia
135. Howard Hudson,	Philadelphia
136. New Philadelphia,	Philadelphia
137. Quaker City Mutual S. and Beneficial,	Philadelphia
138. Commonwealth,	Philadelphia
139. Huntingdon,	Philadelphia
140. Industry No. 3,	Philadelphia
141. Columbia No. 2,	Philadelphia

SCHUYLKILL COUNTY.

142. Ellwood,	Ellwood
143. Girard S.,	Girardville
144. Tamaqua,	Tamaqua

TIOGA COUNTY.

145. Knoxville,	Knoxville borough
146. Mansfield,	Mansfield

VENANGO COUNTY

147. Venango, New Brighton

WARREN COUNTY.

148. Helping Hand, Warren

WESTMORELAND COUNTY.

149. People's, Greensburg
 150. Patrons', Greensburg
 151. People's, Mt. Pleasant
 152. People's M. S. of Derry, Derry Station
 153. People's Mutual, Irwin
 154. People's Mutual, Scotdale
 145. People's Mutual No. 2, Mt. Pleasant

YORK COUNTY.

156. York Mutual, second, York
 157. Columbian, York
 158. Security, York

HUNTINGDON COUNTY.

159. Provident, Huntingdon

JEFFERSON COUNTY.

160. Brookville, Brookville

ADDITIONAL SOCIETIES.

1. Columbia, Lancaster, Lancaster county
 2. New Bethlehem, New Bethlehem, Clarion county
 3. Columbia, Bloomsburg, Columbia county
 4. Spring Mill, Spring Mill, Centre county
 5. People's, Cumberland, Carlisle
 6. Clinton County, Lock Haven, Clinton county
 7. Bennett P. B. & L. A., Millvale
 8. People's, Jeannette
 9. Spangler, Spangler
 10. Morrellville, Morrellville
 11. Burnell, Kensington
 12. Ohio Valley, Avalon
 13. Westmoreland Guarantee, Jeannette, Jeannette
 14. German Bau and Spar Verein No. 3, Harrisburg, Dauphin county
 15. Brushton, Brushton
 16. Franklin, Wissport
 17. Dale, Dale Boro
 18. Patton, Patton Boro

There may possibly be a few duplicates by reason of changes of names of associations, but the eighteen societies above recorded by name, and not used in any of the estimates, will more than cover possible duplicates.

ASSOCIATIONS WHOSE NAMES HAVE BEEN CHANGED.

Previously.	Now.
Allegheny National, Allegheny,	Western Pennsylvania
Third U. S. Excelsior, Allegheny,	Columbia
Pennsylvania National, Pittsburg,	Penn Savings
Central National, Pittsburg,	Hamilton Savings
First National, Pittsburg,	Keystone State

So far as the object of the building association is concerned, it is a mutual benefit association. The shares of the borrowers and the shares of the non-borrowers receive precisely the same treatment. If a society matures its shares, say in 140 months, the non-borrower gains \$60.00 per share, and so does the borrower. But if the borrower is prudent and careful in selecting a property for a home, it is quite possible for the borrower, in his two accounts—the home account and the share account—to derive a much greater advantage than the non-borrower. There is before us a case of a teamster who was paying \$30 per month rent for his house and who was paying stable rent elsewhere. He bought a house and lot for \$2,400.00, the lot extending to a back street—quite as good a home as the old one, for which he was paying \$30 per month.

The society loaned him the full \$2,400 and he expended \$500 of his own money in the erection of stable sheds to accommodate his teams. His total payments to the society are \$24 per month. Leaving the stable out of the question, as that account will balance the stable rent previously paid, and omitting to take into account the fact that he was previously paying \$6.00 per month more than he is now paying, his account will stand as follows:

140 months' payments, at \$24.00,	\$3,360 00
Value of house without stable,	2,400 00
	<hr/>
Net cost,	\$960 00

The non-borrower, taking it for granted that he has resided in a rented house during the same period, makes this showing:

Paid for rent, 140 months, at \$24,	\$3,360 00
Paid for 12 shares,	1,680 00
	<hr/>
	\$5,040 00
Received for matured shares,	2,400 00
	<hr/>
Net loss,	\$2,640 00

The borrower has paid out \$3,360.00 and now owns a home worth \$2,400.00. The non-borrower has paid out for rent and shares \$5,040,

and holds \$2,400 cash received from matured shares. At this point each is supposed to own something valued at \$2,400.00.

The non-borrower has lost, say,	\$2,640 00
The borrower has lost, say,	960 00
Difference in favor of borrower,	\$1,680 00

The non-borrower, however, may not be a renter, not having use for a rented home, and in such case the share account only between the two can be compared, and when these two statements are placed side by side they prove to be precisely the same.

Each has paid on twelve shares \$12 per month for 140 months, and the matured shares of each are worth \$2,400. Even if a member does not wish a home, it is possible for him to become a borrower and purchase a house with the money, rent the house, and at the end of 140 months make a much better showing than the non-borrower; but through loss of rent it is also possible for him to make a worse showing. When a member buys a house and becomes his own landlord and his tenant always pays the rent, there is no loss of rent.

It is almost always wise, under favorable circumstances, and after careful consideration, to buy a modest home through a building society rather than pay rent. Even if the home is not as large nor as modern as the one the individual has been renting, and if he can purchase such a dwelling to cost no more per month than he has been paying in rent, there is the satisfaction of knowing at the end of less than twelve years that the home has been earned. As a renter the twelve years would pass by and he would still be a mere tenant. It is not so much a question of dollars and cents, but even in the money point alone the advantage to the careful borrower is great.

It is true that the building association, with its peculiar constitution, each member having a voice in its management, and the coming of the members together upon certain and regular occasions for the depositing of their surplus saved earnings, has invited to its membership the great multitude of persons who never before saved anything; indeed, those who never made a previous attempt to save. Happily for the class which largely constitutes building society membership, losses, although they have occurred, have been exceedingly small in the aggregate. To a man who is making his first effort to save, the fact that statistics may prove that the percentage of loss is trifling to the whole body of membership is not consoling to him if he happens to be the one who has lost all. If it is his first effort to accumulate, and loss comes to him, he is apt to become utterly disheartened and perhaps never again make the attempt to save. True,

nearly every beginner makes three or four efforts before he becomes what is called in building society slang a "sticker," and the three or four times he withdraws his money he may worse than waste it. The manner of its spending may appear to others decidedly worse than losing it, but he feels that the spending is his own affair, and if he loses through the bad management of others any of his initial savings, he becomes an enemy of the cause in general, as well as a victim of an individual company. Building societies have befriended so many thousands of their members, and have earned such a proud name in many communities that people often rush into them with their eyes shut and their pocket books open. It must be remembered that so many pints make a bushel, but if the pints are dishonest, the bushel will be false. A good aggregate is the result of wholesome individual items. So with the building society, each individual association must be watched, cared for and guarded by the members, and then the aggregate result will take care of itself. The thing to receive the investigation of the member, or would-be member, is his own society or the one he contemplates joining. Every new member should acquaint himself with the causes of building society success, namely, one important cause, management by their own members, and every member should have a care not to let the management drift out of their hands. When failures have occurred they have proven to be the result of bad management caused by the neglect of the members to oversee what should be their own business.

Fortunately for the building society cause in Pennsylvania there does not appear to be the slightest rivalry between the various companies in the matter of showing a large balance sheet of assets. The managers of a well managed \$10,000 society are quite as proud of their work as those who can show their hundreds of thousands of assets. The shares in the small companies seem to progress quite as rapidly as the shares in the larger concerns. A small society, having very little income monthly, and perhaps many loan applications on hand from which to make selection, is more apt to secure choice loans than a large association. When, in a large company there is an accumulation of dues, the money not having found a purchaser for several months, there arises an anxiety on the part of the directors to get the funds invested, and this anxiety may lead them—and we know that it has sometimes led them—to accept loans they would have considered less prudent to make under other circumstances. All things being even, the large society ought to be able to mature its shares somewhat in advance of the little concern, as the expenses of the management average less. But all things are not even—the odds being in favor of the small company. There are some large companies that never made a loss, and small companies have not escaped, but generally speaking, the small company does quite as well as the large one.

The testimony from the inspectors and bank commissioners of the various states shows how universally the building society is esteemed.

Ohio.

The inspector of building and loan associations of the state of Ohio reports:

The combined assets, as a reference to the statistical tables will show, now, 1892-93, aggregate over \$74,000,000. This showing is certainly an exceedingly interesting one. It clearly indicates the increasing prominence and popularity of the building association, which is fast becoming an important factor in the financial world. Indeed, no system of saving ever yet devised has developed such a promising future as the scheme upon which the building association operates. Very similar to a savings bank, it has this additional advantage that it is mutual and co-operative. Its members all have a voice in the management and they share equally in the division of the profits. A more correct idea of the relative economic value and magnitude of these small savings which find their way into building associations, may be formed by a comparison of the statistics of the other financial institutions of the state. It will, no doubt, be a surprise to many to learn that the amount of money now held by the building and loan associations of Ohio exceeds in the aggregate the combined capital invested in the national banks, the savings banks and the private banks of the state * * * as reported by the several county auditors, namely:

Capital Invested in National, Savings and Private Banks.

260 national banks,	\$45,950,550 00
10 banks under Act of 1845,	395,270 00
87 savings banks,	12,538,034 00
229 unincorporated private banks,	4,732,435 00
<hr/>	
586 Total,	\$63,616,289 00
<hr/>	

Thus it will be observed that the building associations' assets in Ohio exceed the combined capital of the banks named by about \$11,000,000.00. This prominence attained by the building associations of the state and their marvelous growth, particularly during the past few years, has not been by mere chance, but has been due to influences which have naturally directed a flow of money, and business generally, to these institutions. Vast improvements in the scheme, resulting in a greater simplicity of methods, a more equitable adjustment of the rights of the borrower and non-borrower, increased safety and confidence, have all contributed to the success and aided in the advancement of the building association cause. The above refers to 700 associations with 245,000 members.

Illinois.

The auditor of public accounts of building associations of the state of Illinois reports 563 associations, with assets of \$70,282,396.67. The auditor, David Gore, remarks: Building and loan associations, as factors in the world of finance, have come into special prominence during this year owing to the financial disturbances that have affected the whole country and attracted the public gaze to all moneyed institutions. The public attention received by the associations during this season of financial restlessness has resulted in their increased popularity as an absolutely safe depository for the earnings and savings of the masses. No building and loan association, honestly managed, has failed or even suffered losses on account of the panic which has been strong enough to wreck banking and business houses known the world over as institutions of solidity and strength. This popularity secured by building and loan associations, through their strength in storms, has awakened a wide interest in their affairs, and new associations are being rapidly organized and old ones endeavoring to enlarge their scope to accommodate all classes of members. After some good advice as to methods of management, dividing gains, etc., etc., Mr. Gore says he hopes that hereafter the building and loan association may be expected to divest itself of whatever uncertainty may have characterized it and be in Illinois what it long has been in Pennsylvania—a solid business institution.

California.

The board of bank commissioners of the state of California, in compliance with an act approved March 31, 1891, reported 111 building associations in that state, with assets of \$12,652,677.45. The commissioners say: Building and loan associations are very popular throughout the state and have done much to develop certain districts, and have been of great help to the home builder, and when properly conducted are important factors in our modern civilization.

Massachusetts.

In Massachusetts these societies are styled co-operative banks, and they numbered in 1893, 116 associations, with assets of \$19,427,380.11, owned by 57,348 members. During the year the sum of \$5,436,997.53 has been paid into the banks as monthly dues, \$920,806.38 as interest, and \$65,094.48 as premiums. The number of shares withdrawn is 87,654. The members holding these shares have had returned to them \$2,257,337.86, representing the amount paid in, and \$272,258.90 in profit, less \$38,573.85 withdrawal profits, which were retained by the banks. The board of commissioners of savings banks, referring to the above record, say:

The aggregate of shares withdrawn, retired and forfeited illustrates

how successfully the co-operative system works. It shows that 11,421 members, holding 96,514 shares, have received all the money paid in, amounting to \$2,906,824.86, and in addition \$455,903.99 in profits, a grand total of \$3,322,728.85. In striking contrast to the recently defunct bond and endowment orders, and to those other spurious concerns, * * * these results should be brought clearly home to the large class of persons of small means, for whose assistance these corporations were established.

The person of small means who can save but a few dollars a month is assured by the foregoing figures that in the cooperative bank his money is safely kept; that it is placed on interest as soon as it is deposited, that if he finds it necessary to withdraw his money, he receives his own with interest almost on call. If, through misfortune, he fails to keep up his monthly payments, his money is not confiscated, but is placed to his credit until such time as he desires to withdraw it, and finally, if he is fortunate enough to be able to meet his monthly payments until his shares are retired or matured, he receives the full value of every share which he holds. No other system can show such beneficial results, or is so well calculated to meet the requirements of the man or woman of small means, and there can be no longer any reason why institutions of less merit than our co-operative banks should receive the patronage of the people for whose protection and benefit these banks were established. However difficult it may be for the average man to understand the working of the co-operative bank system, there can be no doubt of their efficiency as practical financial institutions, or of their service in aiding citizens of the state to save their surplus earnings and to acquire homes.

Minnesota.

In Minnesota building associations were first looked upon with suspicion, and their progress was slow, but in time they became popular and the formation of a new society seemed to be about a weekly occurrence. About 82 societies have assets of \$6,500,000.00.

New Jersey.

James Bishop, chief of the bureau of statistics of labor and industries of New Jersey for the year ending October, 1892, shows 291 associations, with nearly \$30,000,000.00 of assets owned by 87,762 members, of whom 23,380 are females. The net gain credited to the shares is over \$6,000,000.00. The average expense per association is \$507.00. The societies helped to build 3,000 homes during the year.

English Societies—How They Differ from the American.

A return of the building societies incorporated to December 31, 1891, with the last statements of their accounts, in the usual form, was ordered by the House of Commons on May 16, 1892, and presented

and ordered to be printed on June 27. It contains for England and Wales the names of 2,632 societies, and an abstract of the statements of accounts of 2,262, having 563,963 members, an average of 249 each, and an annual income of £18,610,568, an average of £8,227 to each. The following is an aggregate balance sheet of their liabilities and assets:

	Liabilities.	Assets.
Due to holders of shares,	£33,345,012	
Due to depositors and other creditors,	14,551,531	
Due to societies on mortgage securities,..		£46,038,412
Other assets,		3,674,500
Balances,	2,045,776	229,317
Totals,	£49,942,319	£49,942,319

The registrar says: "The year 1892 has been an eventful one for building societies, in consequence of the failure of the "Liberator," which was the largest London society, and the "Kent and Surrey," the "London President" and other societies. These failures generally diminished public confidence in building societies and were followed by a "run" on several societies which were in the habit of receiving deposits repayable on demand. In the case of the principal society of this class the "Bierbeck," * * * it had its resources so largely invested in available securities that it was able to meet every demand, and the "run" indeed strengthened the credit and reputation of the society instead of weakening it. In England the past month, September, 1892, will never be forgotten in the annals of building and land societies, says an English writer, who styles September as "Black September." Failures were announced one upon another in such rapid succession that it is not at all surprising that the public confidence was shaken and that panic ensued."

Foreign building societies are unlike the little home-seekers' companies of Pennsylvania. They are practically banks of deposit, with ordinary building society features attached, but are subject to disastrous "runs on the bank," because they receive deposits, and in most cases promise to pay on demand. When a run occurs through any cause the securities must be sacrificed in order to meet it, otherwise be set down as suspended banks. A suspension brought about by reason of the managers refusing to sacrifice assets to meet the demand for withdrawing funds is there considered a failure nevertheless, but, while causing a feeling of uneasiness among the members may prove more to their advantage than an attempt to meet a run through a sacrifice of assets.

In the United States no encouragement is given to building societies to become deposit banks, and all those who have the cause at

heart would oppose any attempt on the part of building societies to set up banks. Very many societies in Pennsylvania and in other states pay all ordinary withdrawals promptly, without waiting for the usual legal period to expire, but all the members thoroughly understand that their savings are carefully invested in mortgages on homes of their own members, and that no run can be made as on a bank, because there is generally never anything to run for. Those who are obliged to withdraw from personal reasons generally find enough money on hand to meet their reasonable demands. They know it is the business of the managers to get the money safely placed in mortgages as quickly as possible, and the members dislike to see any money left over from month to month as much as do the directors. Every pass book or receipt book held by the members contains a printed withdrawal condition, and the members know all about the law of withdrawals.

Section 2 of the Act of 1879 reads as follows: "Stockholders withdrawing voluntarily shall receive such proportion of the profits of the association or such rate of interest as may be prescribed by the by-laws, and any law or usage to the contrary notwithstanding, but the payment of the values of stock so withdrawn shall only be due when the funds now by law applicable to the demands of withdrawing stockholders are sufficient to meet and liquidate the same, and then only in the order of the respective times of presentation of the notices of such withdrawals, which must be presented in writing at a previous meeting and have been then and there endorsed as to times of presentation by the officer designated by the by-laws of the association."

The other part of the law is: "Provided, That at no time shall more than one-half of the funds in the treasury of the corporation be applicable to the demands of withdrawing stockholders without the consent of the board of directors," etc.

This law gives the would-be borrower a chance to take out some money if he so desires, and does not leave all other members at the mercy of withdrawing members. The fact that these societies, generally, confine their business to the narrow lines of lending the dues of the members to other members, and the further fact that withdrawals are regulated by a most wise law, have, perhaps, done more to establish their solidity than any other feature of the business. When the money is on hand to pay withdrawals the managers generally request the notice givers not to wait until the next meeting but to take money at once in order to get it out of the treasury. And, while the withdrawal law is very seldom enforced in Pennsylvania for reasons stated, still it is always present as a guard, and is perfectly understood.

New York.

Charles M. Preston, superintendent of banks and mutual loan cor-

poration and co-operative loan associations for the state of New York, has issued a report for the year 1893, showing the figures for 394 associations out of a total of 415. They show:

Assets,	\$41,509,744 00
Dues paid in,	30,868,111 00
Gains,	3,699,417 00
Gains not credited,	1,293,042 00
Borrowed money,	532,746 00
Balance due on loans,	502,890 00
Surplus,	989,690 00
Other liabilities,	2,363,194 00
Sundries,	672 00
The income for the year,	22,773,599 00
Salaries,	382,769 00
Advertising and printing,	83,007 00
Rent,	66,414 00
Shares,	1,305,753
Borrowing members,	25,525
Non-borrowing members,	127,072
Female members,	34,147
Total expenses,	\$791,671 00

With twenty less associations tabulated than last year the assets are increased \$4,224,571.00, and the receipts increased nearly \$1,000,000.00.

Mr. Preston says: "The building and loan associations help the small capitalist to acquire a home, or to accumulate earnings by providing a sort of system of compulsory saving for him, or in allowing him to pay the purchase price of the home in installments. This is of great advantage many times, and the prudent are enabled to change from rent payers to home earners when it would be practically impossible for them to arrange for the payment of the whole debt, or the purchase price, at one time. In the furtherance of such commendable purpose the building and loan associations deserve such beneficial legislation as has been provided for them and merit the supporting countenance of all good citizens."

Associations Pay Expenses of Statistics in New York.

The superintendent's report covers 1,018 pages devoted entirely to building associations and is complete in every detail. The secret of this completeness is in the fact that the law compels each association to report and to charge each association a sum, the total of which will pay the expenses of collecting and publishing the matters relating to each association. The law is as follows:

"Every association organized under the provisions of this Act or under the provisions of chapter 122 of the laws of 1851, and the Acts

amendatory thereof, or under chapter 566 of the laws of 1887, or under articles 5 and 6 of chapter 689 of the laws of 1892, shall, annually, on or before the thirtieth of January, make a full report in writing of the affairs and condition of such corporation on the thirty-first day of December of the next preceding year to the Superintendent of Banks, or the said superintendent may designate every payment made to an officer or agent of the association by authority of the association, or by virtue of any provision of its by-laws or articles of association, shall, for the purpose of this section, be deemed a payment to the association and accounted for by it. Such report shall be verified by the oath of the officers making the same, and shall include the receipts of such association from all sources, including memberships or share fees, and all other compensation paid to officers or agents by members or persons expecting to become members. Such report shall also include all expenditures made by such association, and for what purpose expended. Every association shall make any further reports which said superintendent of banks shall require, and in such form and as to such matters relating to the condition and conducting of the business of the association as such superintendent shall designate. Any willful and false swearing in making and verifying any such report shall be deemed perjury."

A fine of \$10.00 per day is imposed for every day such report is delayed.

The expenses are provided for by law as follows:

"The superintendent of banks is hereby empowered to levy an assessment upon each association incorporated hereunder, or under chapter 122 of the laws of 1851 and Acts amendatory thereof, or chapter 566 of the laws of 1887, and articles 5 and 6 of chapter 689 of the laws of 1892, for the purpose of defraying the necessary expenses of his department in the supervision of such associations, examination and publication of reports as follows, viz:

"Said assessment shall be levied upon said associations in proportion to their assets as shown by the last preceding annual report, and said associations shall pay the same within ten days after notice is given by said superintendent, and in no event shall any portion of said expense be borne by the state."

Suggestions for Pennsylvania.

In Pennsylvania there is no supervision, nor is it asked for, but the first building association state in the country is not justified in making a complete report of building associations every year at its own expense. There can be no report issued of any institution that is of more value to the working people of the State than that of the building and loan associations. Thousands of inquiries are received every year by the Pennsylvania Bureau of Labor and Statistics for informa-

tion concerning the Pennsylvania building and loan associations. These inquiries come from all over the land and from other countries, and the report of the Pennsylvania societies should not only be complete but regular in its appearance.

The only thing that stands in the way is the expense of collecting the reports, tabulating and printing the same. The Pennsylvania societies do not pay any taxes to the State and the mere expense of collecting, preparing and printing the reports would be a trifle for each of the 1,200 associations in Pennsylvania, so that it would seem as if all the Pennsylvania associations should cheerfully support such an arrangement.

The Commissioner of Labor, Hon. Carroll D. Wright, has submitted a report to Congress of the building and loan associations of the United States. Some of the figures are:

Associations.

Alabama,	27	Nebraska,	70
Arizona,	4	Nevada,	1
Arkansas,	32	New Hampshire,	17
California,	133	New Jersey,	228
Colorado,	46	New Mexico,	5
Connecticut,	15	New York,	418
Delaware,	21	North Carolina,	25
District of Columbia,	29	North Dakota,	6
Florida,	23	Ohio,	721
Georgia,	43	Oklahoma,	1
Idaho,	4	Oregon,	17
Illinois,	666	Pennsylvania,	1,079
Indiana,	445	Rhode Island,	6
Iowa,	89	South Carolina,	48
Kansas,	72	South Dakota,	17
Kentucky,	148	Tennessee,	78
Louisiana,	28	Texas,	41
Maine,	29	Utah,	6
Maryland,	240	Virginia,	83
Massachusetts,	115	Washington,	17
Michigan,	75	West Virginia,	56
Minnesota,	97	Wisconsin,	42
Mississippi,	32	Wyoming,	6
Missouri,	366		
Montana,	8	Total,	5,833

General Results.

Number of associations,	5,838
Number of shareholders, males,	919,614
a Number of shareholders, females,	307,828
b Number of shareholders, total,	1,745,725
Average number of shareholders per association,	301.2
c Borrowers,	455,411
c Percentage of borrowers,	26.25
d Shares,	13,255,872
Assets (net),	\$450,667,594 00
Average shares per share holder,	7.5
e Average net assets per shareholder,	\$257 26
Total profits,	80,664,116 00

f Average size of loan,	1,120 00
g Homes acquired,	314,755

Number of Societies not Included in the Above.

a Associations not reporting,	1,569
b Associations not reporting,	42
c Associations not reporting,	73
d Associations not reporting,	22
e based on 5,761 associations.	
f Based on 2,128 associations.	
g Associations not reporting, 1,394.	

The commissioner says: "One of the most interesting facts shown by the report relates to the age of the associations. While building and loan associations had their birth in the decade of years from 1840 to 1850, with here and there one prior to the first date named, the report shows that the average age of all the associations is but 6.2 years. Of the locals 2,394 are under 5 years of age; 2,163 are 5 years or under 10 years of age, and 589 are 10 years or under 15 years of age, making a total of 5,146 associations out of the whole number under 15 years of age. These figures certainly show that the building and loan associations of the country are entirely modern institutions and have reached their great proportions during the last ten or fifteen years. This, in connection with the fact that they have net assets of over \$450,000,000, have a total profit of more than \$80,000,000, have helped to secure probably over 400,000 homes, and are semi-banking institutions conducted by ordinary men not trained as bankers, but yet have met with remarkably few losses, shows conclusively the strong hold which building and loan associations have taken upon the public."

In this report reference has been made to the fact that the whole accumulation cannot be the work of over twelve years, and the commissioner, it will be seen, makes the average a little over six years. The total amount of money placed in building associations since they were first organized has not been less than two thousand millions of dollars, and what is of crowning importance is the fact that the members have learned how to use what they have taken out and know pretty well what they intend to do with what remains.

The following statistics have been prepared at the request of the Bureau by the National Commissioner of Labor, and are the results of an investigation undertaken by the National Department of Labor. As only a summary of the results of this investigation appears in the national report, it is believed that the detailed statistics here given of the Pennsylvania associations will be regarded as valuable by many of that very large class who have a deep interest in these associations.

In almost every case returns for the year ending in 1893 were obtained, but in a few cases the returns are for an earlier period.

Number and Kind of Associations.

	Local.	National.	Total.
Number of serial associations,*	703	1	704
Per cent. of serial associations,*	65.3	33.3	65.3
Number of permanent associations,*	156	2	158
Per cent. of permanent associations,*	14.5	66.7	14.6
Number of terminating associations,	217	.....	217
Per cent. of terminating associations,	20.2	.....	20.1
Total associations,	1,076	3	1,079

* Serial and permanent societies are practically of the same class. Those called serial issue stock at certain regular periods and those called permanent issue stock when ever there is a demand for it.

Total number of serial associations,	859
Total number of terminating associations,	217
Per cent. of serial associations,	79.8
Per cent. of terminating associations,	20.2

Number of Series.

[This table includes serial associations only, those operating under the permanent and terminating plans being omitted.]

	Local.	National.	Total.
Series issued,	*8,989	24	*9,013
Average series issued,	*12.8	240.0	*12.8
Series matured,	*2,632	.....	*2,632
Average series matured,	*3.7	.....	*3.7
Series in force,	*6,234	24	*6,258
Average series in force,	*8.9	24.0	*8.9
Total serial associations,	*702	1	*703

* Not including one association not reporting.

Number of Shares.

	Local.	National.	Total.
Associations reporting shares issued,	617	3	620
Shares issued,	1,538,763	44,979	1,583,742
Average shares issued,	2,493.9	14,993.0	2,554.4
Associations reporting shares matured,	832	3	835
Shares matured,	24,706	.....	24,706
Average shares matured,	29.7	.....	29.6
Associations reporting shares in force, free,	1,063	3	1,066
Shares in force, free,	1,106,579	39,589	1,146,168
Average shares in force, free,	1,041.0	13,196.3	1,075.2
Associations reporting shares in force, borrowed on, . . .	1,063	3	1,066
Shares in force, borrowed on,	436,260	2,758	439,018
Average shares in force, borrowed on,	410.4	919.3	411.8
Associations reporting shares in force, total,	1,076	3	1,079
Shares in force, total,	1,561,441	42,346	1,606,787
Average shares in force, total,	1,451.2	14,115.3	1,486.4

Shares Held Outside of State.

	Local.	National.	Total.
Associations reporting as to shares held outside of State, .	1,069	3	1,072
Shares held outside of State,	1,085	2,500	3,585
Average shares held outside of State,	1.0	833.3	3.3
Value of shares held outside of State.	\$47,080	\$20,000	\$67,080
Average value of shares held outside of State,	\$44	\$6,667	\$63
Shareholders outside of State,	170	312	482
Average shareholders outside of State,	0.2	104.0	0.4

Number and Sex of Shareholders:

	Local.	National.	Total.
Associations reporting male shareholders,	525	. . . . .	525
Male shareholders,	84,786	. . . . .	84,786
Average male shareholders,	161.5	. . . . .	161.5
Associations reporting female shareholders,	525	. . . . .	525
Female shareholders,	30,725	. . . . .	30,725
Average female shareholders,	58.5	. . . . .	58.5
Associations reporting total shareholders,	1,063	3	1,066
Total shareholders,	233,655	5,330	238,985
Average shareholders,	219.8	1,776.7	224.2

Associations Classified as to Shareholders.

	Local.	National.	Total.
Associations having—			
Under 100 shareholders,	239	. . . . .	239
100 or under 200 shareholders,	379	. . . . .	379
200 or under 300 shareholders,	203	. . . . .	203
300 or under 400 shareholders,	108	. . . . .	108
400 or under 500 shareholders,	60	. . . . .	60
500 or under 700 shareholders,	50	. . . . .	50
700 or under 900 shareholders,	14	. . . . .	14
900 or under 1,100 shareholders,	5	1	6
1,100 or under 1,300 shareholders,	4	1	5
1,300 or under 1,500 shareholders,	1	. . . . .	1
1,500 or under 1,700 shareholders, . . . . .	. . . . .	. . . . .	. . . . .
1,700 shareholders or over, . . . . .	. . . . .	1	1
Not reported,	13	. . . . .	13
Total associations,	1,076	3	1,079

Associations Classified as to Borrowers.

	Local.	National.	Total.
Associations having—			
No borrowers,	2		2
Under 50 borrowers,	570	1	571
50 or under 100 borrowers,	304	1	305
100 or under 150 borrowers,	111		111
150 or under 200 borrowers,	25	1	26
200 or under 300 borrowers,	31		31
300 or under 400 borrowers,	8		8
400 or under 500 borrowers,	6		6
500 or under 600 borrowers,	3		3
600 or under 700 borrowers,			
700 or under 800 borrowers,	1		1
800 borrowers or over,			
Not reported,	15		15
Total associations,	1,076	3	1,079

Shareholders and Borrowers.

	Local.	National.	Total.
Associations reporting shareholders,	1,063	3	1,066
Total shareholders,	233,655	5,330	238,985
Average shareholders,	219.8	1,776.7	224.2
Associations reporting borrowers,	1,060	3	1,063
Total borrowers,	68,897	280	69,177
Average borrowers,	65.0	93.3	65.1
Associations reporting both shareholders and borrowers, .	1,055	3	1,058
Total shareholders,	232,043	5,330	237,373
Total borrowers,	67,498	280	68,778
Per cent. of shareholders who are borrowers,	29.52	5.25	28.97

Associations Classified as to Total Real Estate Loans.

[Under loans on real estate are included also in the case of a few associations loans on the stock of the associations, loans on other securities and loans to shareholders without stock security. They are included in these cases because the amounts were not reported and no separation could be made.]

	Local.	National.	Total.
Associations with total real estate loans of—			
Nothing,	2		2
Under \$25,000,	323		323
\$25,000 or under \$50,000,	281	1	282
\$50,000 or under \$75,000,	161		161
\$75,000 or under \$100,000,	107	1	108
\$100,000 or under \$125,000,	71		71
\$125,000 or under \$150,000,	42		42
\$150,000 or under \$175,000,	31	1	32
\$175,000 or under \$200,000,	12		12
\$200,000 or under \$250,000,	19		19
\$250,000 or under \$300,000,	12		12
\$300,000 or under \$350,000,	6		6
\$350,000 or under \$400,000,	3		3
\$400,000 or under \$450,000,	4		4
\$450,000 or under \$500,000,			
\$500,000 or under \$550,000,			
\$550,000 or under \$600,000,			
\$600,000 or under \$650,000,			
\$650,000 or under \$700,000,			
\$700,000 or over,	1		1
Not reported,	1		1
Total associations,	1,076	3	1,079

*Homes and Other Buildings Acquired by Borrowers During the Lives of
Four Hundred and Fifty-four Associations.*

	Local.	National.	Total.
Associations reporting as to homes acquired,	454	1	455
Homes acquired,	19,076	15	19,091
Associations reporting as to other buildings acquired,	434	1	435
Other buildings acquired,	2,328		2,328

Mortgages Foreclosed During the Lives of the Associations.

	Local.	National.	Total.
Associations reporting,	813	3	816
Mortgages foreclosed,	793	.....	793
Amount of mortgages foreclosed,	\$993,890	.....	\$993,890
Loss on mortgages foreclosed,	51,015	.....	51,015

Associations Classified as to Total Stock Loans.

[In the case of a few associations the loans on stock are included in the loans on real estate, and the amounts not being reported separately are not included in this table.]^e

	Local.	National.	Total.
Associations with total stock loans of—			
Nothing,	321	1	322
Under \$1,000,	179	1	180
\$1,000 or under \$2,000,	100	1	101
\$2,000 or under \$3,000,	82	.....	32
\$3,000 or under \$4,000,	55	.....	55
\$4,000 or under \$5,000,	52	.....	52
\$5,000 or under \$6,000,	34	.....	34
\$6,000 or under \$7,000,	36	.....	36
\$7,000 or under \$8,000,	20	.....	20
\$8,000 or under \$9,000,	14	.....	14
\$9,000 or under \$10,000,	13	.....	13
\$10,000 or under \$15,000,	60	.....	60
\$15,000 or under \$20,000,	25	.....	25
\$20,000 or under \$25,000,	21	.....	21
\$25,000 or under \$30,000,	6	.....	6
\$30,000 or under \$35,000,	4	.....	4
\$35,000 or under \$40,000,	4	.....	4
\$40,000 or under \$45,000,	5	.....	5
\$45,000 or under \$50,000,	3	.....	3
\$50,000 or under \$55,000,	2	.....	2
\$55,000 or under \$60,000,	3	.....	3
\$60,000 or under \$65,000,	2	.....	2
\$65,000 or over,	7	.....	7
Not reported,	28	.....	28
Total associations,	1,076	3	1,079

Associations Classified as to Assets.

[Advance payments, dues, interest, premiums and fines in arrears are in some cases included, in others not, according to the practice of each association. In a very few cases the amount paid on pre-paid and paid up stock is included because it was not reported separately and could not be separated.]

	Local.	National.	Total.
Associations with net assets of—			
Under \$25,000,	301	1	302
\$25,000 or under \$50,000,	248	1	249
\$50,000 or under \$75,000,	175		175
\$75,000 or under \$100,000,	100		100
\$100,000 or under \$125,000,	80		80
\$125,000 or under \$150,000,	44		44
\$150,000 or under \$175,000,	40	1	41
\$175,000 or under \$200,000,	29		29
\$200,000 or under \$250,000,	31		31
\$250,000 or under \$300,000,	15		15
\$300,000 or under \$350,000,	3		3
\$350,000 or under \$400,000,	8		8
\$400,000 or under \$450,000,	1		1
\$450,000 or under \$500,000,			
\$500,000 or under \$550,000,	1		1
Total associations,	1,076	3	1,079

Assets and Liabilities.

[It has not been possible to put the reports of all of the associations into the form adopted for this table. This is generally due to a lack of uniformity in book-keeping methods. In the case of some associations several items that were combined on the books of the associations could not be separated. In the case of some associations also certain items, as advance payments and arrears, were not considered as assets or as liabilities by the associations and were in consequence not reported to the department. Under loans on real estate are included also in the case of a few associations loans on the stock of the association, loans on other securities, and loans to shareholders without stock security. Cash on hand is in the case of a very few associations included under the item all other assets. All other assets does not in all cases include dues, interest, premiums and fines in arrears as they are not considered as assets by all of the associations. Dues paid in on instalment shares in force includes in a few cases advance payments, and dues, interest, premiums, and fines in arrears, amount paid-on paid up and prepaid stock and profits. Profits include in some cases unearned premiums. Divided profits are generally included in dues. All other liabilities includes in some cases advance payments, amounts paid on paid-up and prepaid stock, and unearned premiums.]

	Local.	National.	Total.
Assets—			
Loans on real estate,	\$67,507,054	\$273,875	\$67,780,929
Loans on stock of the associations,	5,401,863	2,504	5,404,367
Loans on other securities,	2,250,033		2,250,033
Cash on hand,	1,982,198	10,073	1,992,276
All other assets,	4,425,746	17,613	4,443,359
Total assets,	\$81,566,894	\$304,070	\$81,870,964
Liabilities—			
Borrowed money,	\$1,644,298		\$1,644,298
Dues paid in on instalment shares in force,	60,724,640	\$215,510	60,940,150
Profits,	14,581,036	15,769	14,596,805
Paid-up and prepaid stock,	1,698,392	67,020	1,765,412
All other liabilities,	2,918,528	5,771	2,924,299
Total liabilities,	\$81,566,894	\$304,070	\$81,870,964
Dues paid in on instalment shares in force plus profits,	\$75,305,676	\$231,279	\$75,536,955

Classified Occupations of Shareholders in Certain Representative Associations.

(245 Local Associations.)

CLASSES OF OCCUPATIONS.	SHAREHOLDERS.		AMOUNT OF DUES PAID ANNUALLY.		
	Number.	Per cent.	Largest.	Smallest.	Average.
Accountants, book-keepers, clerks, etc., . . .	1,344	3.48	\$1,080	\$12	\$85
Agents, bankers, brokers, etc.,	407	1.05	2,820	12	134
Artisans and mechanics,	5,359	13.88	1,833	3	78
Corporation officials,	164	.43	1,040	12	111
Farmers, gardeners, etc.,	705	1.83	650	6	68
Government officials and employes,	364	.94	600	12	103
Hotel, boarding house, and restaurant keepers	556	1.44	1,800	12	116
Housewives and housekeepers,	8,050	20.86	1,040	6	64
Laborers,	9,055	23.46	975	1	47
Lodges, churches, and societies,	325	.84	650	6	101
Manufacturers, contractors, capitalists, etc.,	846	2.19	2,210	12	147
Merchants and dealers,	4,219	10.93	3,000	3	113
Mill and factory employes,	3,654	9.47	1,092	6	91
Persons engaged in the professions,	1,700	4.40	1,596	6	97
Salesmen and saleswomen,	1,100	2.85	1,768	12	83
Superintendents, foremen, etc.,	751	1.95	1,050	12	116
Total,	33,599	100.00	\$3,000	1	78

Classified Occupations of Shareholders in Certain Representative Associations.

(1 National Association.)

CLASSES OF OCCUPATIONS.	SHAREHOLDERS.		AMOUNT OF DUES PAID ANNUALLY.		
	Number.	Per cent.	Largest.	Smallest.	Average.
Accountants, book-keepers, clerks, etc., . . .	99	9.74	\$360	\$7	\$81
Agents, bankers, brokers, etc.,	26	2.56	324	7	84
Artisans and mechanics,	127	12.50	216	7	66
Corporation officials,	5	.49	180	36	79
Farmers, gardeners, etc.,	27	2.66	540	7	84
Government officials and employes,	14	1.38	180	7	78
Hotel, boarding house and restaurant keepers,	9	.89	144	36	76
Housewives and housekeepers,	153	15.06	252	7	57
Laborers,	105	10.33	216	7	54
Lodges, churches and societies,					
Manufacturers, contractors, capitalists, etc.,	20	1.97	252	36	78
Merchants and dealers,	143	14.07	576	14	88
Mill and factory employes,	84	8.27	252	7	70
Persons engaged in the professions,	59	5.81	360	7	73
Salesmen and saleswomen,	128	12.60	252	14	71
Superintendents, foremen, etc.,	17	1.67	180	14	75
Total,	1,016	100.00	576	7	71

Age of Associations.

	Local.	National.	Total.
Associations—			
Reporting ages,	1,065	3	1,068
Under 5 years of age,	412	3	415
5 or under 10 years of age,	326		326
10 or under 15 years of age,	123		123
15 or under 20 years of age,	105		105
20 or under 25 years of age,	77		77
25 or under 30 years of age,	16		16
30 years of age or over,	*6		*6
Average age,	8.1	1.3	8.1

* One 30 years, one 33 years, one 35 years, one 37 years, one 38 years, and one 42 years.

Frequency of Issue of Series.

[This table includes serial associations only those operating under the permanent and terminating plans being omitted.]

	Local.	National.	Total.
Associations issuing series—			
Monthly,	1	1	2
Quarterly,	28		28
Quadrimestly,			
Semiannually,	181		181
Annually,	354		354
Biennially,	7		7
Triennially,			
Quadrennially,			
Irregularly,	57		57
Not reported,	75		75
Total serial associations,	703	1	704

Shares, Shareholders and Dues and Profits.

	Local.	National.	Total.
Associations reporting shareholders, shares, dues and profits,	1,063	3	1,066
Shareholders,	233,655	5,330	238,985
Shares,	1,543,381	42,346	1,585,727
Dues and profits,	\$74,479,140	\$231,279	\$74,710,419
Average shares per shareholder,	6.6	7.9	6.6
Average dues and profits per shareholder,	\$318 76	\$43 39	\$312 63
Average value of shares,	48 26	5 46	47 11

Entrance fee.

[This table relates to instalment shares only. Owing to the lack of space, several rates which were charged by single associations only are not shown, but have been tabulated as not reported. A very great part of the associations for which the entrance fee is given as not reported are those where the conditions are too complex for tabulation. Examples of a few of these are—40 cents per share for each year; 50 cents for the first share; 25 cents for each additional share; 25 cents per share for non-borrowers and 15 cents per share for borrowers. In the case of those associations issuing several classes of shares with a different entrance fee for each the class having the largest number of shareholders has been given, the other classes being disregarded.]

	Local.	National.	Total.
Associations charging an entrance fee of—			
Nothing,	273		273
25 cents per member,	1		1
50 cents per member,	2		2
\$1.00 per member,	6		6
5 cents per share,	1		1
10 cents per share,	133		133
12½ cents per share,	1		1
15 cents per share,	13		13
20 cents per share,	11		11
25 cents per share,	567		27
30 cents per share,	27		1
40 cents per share,	1		20
50 cents per share,	20	3	12
\$1.00 per share,	9		11
Not reported,	11		
Total associations,	1,076	3	1,079

Frequency of payment of dues.

[This table relates to instalment shares only. In many associations shareholders are allowed a choice as to the frequency of payment. In such cases the rule has been given, the exceptions being disregarded.]

	Local.	National.	Total.
Associations requiring dues to be paid—			
Weekly,	247		247
Bi-weekly,	81		81
Quadri-weekly,	2		2
Monthly,	746	3	749
Total associations,	1,076	3	1,079

Dues per share at each payment.

[Owing to the lack of space several rates which were charged by one or two associations only, are not shown, but have been tabulated as not reported. Associations having different rates for borrowers and non-borrowers have been tabulated as not reported. It is the rate in a few associations to charge in addition to the regular dues, a small fee quarterly, semi-annually, yearly or very rarely monthly. This goes to pay the expenses of the associations. For the purposes of this table, therefore, it has been deemed sufficient in each case to use the regular dues, disregarding the expense fee. In the case of those associations issuing several cases of shares with a different rate of dues for each, the class having the largest number of shareholders has been given, the other classes being disregarded.]

	Local.	National.	Total.
Associations requiring dues per share at each payment of:-			
\$0.10,	31		31
15,	3		3
20,	8		8
25,	171		171
30,	31		31
40,	4		4
50,	97	1	98
60,	13	1	14
75,		1	1
80,	1		1
1.00,	706		706
2.00,	10		10
Not reported,	1		1
Total associations,	1,076	3	1,079

Maturing Values of Shares.

[This table relates to instalment shares only. It was not possible owing to lack of space to show all the maturing values found. A very few, therefore, found in one or two associations only have been tabulated as not reported. Many associations have several classes of shares. Only the class having the largest number of shareholders has been given in each case, the other classes being disregarded.]

	Local.	National.	Total.
Associations having stock of a maturing value per share of—			
\$50,	1		1
85,	2		2
90,	1		1
100,	185	3	188
104,	5		5
105,	1		1
110,	3		3
120,	1		1
125,	8		8
130,	4		4
150,	19		19
160,	1		1
180,	1		1
182,	1		1
195,	2		2
200,	819		819
250,	1		1
300,	11		11
400,	1		1
500,	7		7
Not reported,	2		2
Total associations,	1,076	3	1,079

Number of Shares Allowed One Person.

	Local.	National.	Total.
Associations allowing to one person—			
Under 25 shares,	44		44
25 or under 50 shares,	41		41
50 or under 75 shares,	50		50
75 or under 100 shares,	1		1
100 or under 1,001 shares,	31	2	33
Under 25 shares in each series,	56		56
25 or under 50 shares in each series,	19		19
50 or under 75 shares in each series,	19		19
Unlimited shares,	809	1	810
Not reported,	6		6
Total associations,	1,076	3	1,079

Votes Allowed.

[In this table all variations from the form of statement shown are tabulated as not reported. Some of such variations are: one vote for each share, but not exceeding ten; one vote for each share of fully paid-up stock; one vote for each share, but for free shares only; one vote for each shareholder except borrowers; one vote for each share for each year it has run.]

	Local.	National.	Total.
Associations allowing one vote every—			
Shareholder,	818	1	819
Share,	245	2	247
Five shares,	2		2
Not reported,	11		11
Total associations,	1,076	3	1,079

Transfer Fee.

[In this table, owing to lack of space, several rates which were charged by a very few associations only are not shown, but have been tabulated as not reported. A very great part of the associations for which the transfer fee is given as not reported are those where the conditions are too complex for any form of tabulation. Examples of a few of these are: 5 cents per share but not less than \$1.00 per transaction; \$1.00 per share up to five, 20 cents for each additional share; transfers to members 25 cents per transaction, to non-members 50 cents per transaction. In the case of those associations issuing several classes of shares with a different transfer fee for each, the class having the largest number of shareholders has been given, the other classes being disregarded.]

	Local.	National.	Total.
Associations charging a transfer fee of—			
Nothing,	399	1	400
\$0.25 per transaction,	37		37
.50 per transaction,	4		4
1.00 per transaction,	8		8
2.00 per transaction,	1		1
.05 per share,	52		52
.10 per share,	196	1	197
.12½ per share,	1		1
.15 per share,	1		1
.25 per share,	166		166
.50 per share,	21	1	22
1.00 per share,	1		1
Not reported,	189		189
Total associations,	1,076	3	1,079

Existing Loans on Real Estate in Certain Representative Associations.

	Local.	National.	Total.
Associations reporting as to existing loans on real estate, .	809	1	810
Existing loans on real estate,	49,763	80	49,843
Original amount of above loans,	\$52,996,327	\$83,400	\$53,079,727
Largest loan,	\$60,000	\$30,500	\$60,000
Smallest loan,	\$25	\$100	\$25
Average size of loan,	\$1,065	\$1,043	\$1,065

Individual Real Estate Loans in Certain Representative Associations.

	Local.	National.	Total.
Associations reporting existing real estate loans,	80	. . . . .	80
Existing real estate loans the original amount of which was—			
Under \$100,	27	. . . . .	27
\$100 or under \$200,	70	. . . . .	70
\$200 or under \$300,	431	. . . . .	431
\$300 or under \$400,	129	. . . . .	129
\$400 or under \$500,	442	. . . . .	442
\$500 or under \$600,	160	. . . . .	160
\$600 or under \$700,	494	. . . . .	494
\$700 or under \$800,	78	. . . . .	78
\$800 or under \$900,	441	. . . . .	441
\$900 or under \$1,000,	77	. . . . .	77
\$1,000 or under \$1,500,	1,454	. . . . .	1,454
\$1,500 or under \$2,000,	458	. . . . .	458
\$2,000 or under \$2,500,	469	. . . . .	469
\$2,500 or under \$3,000,	114	. . . . .	114
\$3,000 or under \$3,500,	141	. . . . .	141
\$3,500 or under \$4,000,	48	. . . . .	48
\$4,000 or under \$4,500,	82	. . . . .	82
\$4,500 or under \$5,000,	16	. . . . .	16
\$5,000 or under \$5,500,	39	. . . . .	39
\$5,500 or under \$6,000,	6	. . . . .	6
\$6,000 or under \$6,500,	17	. . . . .	17
\$6,500 or under \$7,000,	3	. . . . .	3
\$7,000 or under \$7,500,	11	. . . . .	11
\$7,500 or over,	33	. . . . .	33
Total loans,	5,240	. . . . .	5,240

Interest Rate Charged on Real Estate Loans in Certain Representative Associations.

	Local.	National.	Total.
Associations charging an interest rate on loans of--			
4.00 per cent.,	1		1
4.50 do.	4		4
4.80 do.	1		1
5.00 do.	63		63
5.20 do.	26		26
5.50 do.	2		2
5.98 do.	1		1
6.00 do.	711	1	712
6.12 do.	3		3
6.24 do.	35		35
6.25 do.	3		3
6.50 do.	13		13
6.93 do.	2		2
7.00 do.	1		1
7.10 do.	1		1
7.80 do.	4		4
8.00 do.	3		3
10.00 do.	1		1
Nothing,	2		2
Not reported,	199	2	201
Total associations,	1,079	3	1,079

Average premium rates charged on real estate loans in certain representative associations.

	Local.	National.	Total.
Associations with average premium rate on real estate loans of—			
Under .50 per cent. per annum,	41		41
.50 or under 1.00 per cent. per annum,	32		32
1.00 or under 1.50 per cent. per annum,	17		17
1.50 or under 2.00 per cent. per annum,	29		29
2.00 or under 2.50 per cent. per annum,	6		6
2.50 or under 3.00 per cent. per annum,	8		8
3.00 or under 3.50 per cent. per annum,	10		10
3.50 or under 4.00 per cent. per annum,	2		2
4.00 or under 4.50 per cent. per annum,	6		6
4.50 or under 5.00 per cent. per annum,	1		1
5.00 or under 5.50 per cent. per annum,	7		7
5.50 or under 6.00 per cent. per annum,	5		5
6.00 per cent. or over per annum,	13	1	14
Under 2.50 per cent. gross,	42		42
2.50 or under 5.00 per cent. gross,	19		19
5.00 or under 7.50 per cent. gross,	18		18
7.50 or under 10.00 per cent. gross,	4		4
10.00 or under 12.50 per cent. gross,	14		14
12.50 or under 15.00 per cent. gross,	2		2
15.00 or under 17.50 per cent. gross,	11		11
17.50 or under 20.00 per cent. gross,	20		20
20.00 or under 22.50 per cent. gross,	41		41
22.50 or under 25.00 per cent. gross,	7		7
25.00 or under 27.50 per cent. gross,	9		9
27.50 or under 30.00 per cent. gross,	5		5
30.00 per cent. or over, gross,	12		12
Nothing,	228		228
Not reported,	467	2	469
Total associations,	1,076	3	1,079

Loans to Other than Shareholders.

	Local.	National.	Total.
Associations reporting as to loans to other than shareholders,	867	1	868
Associations having such loans,	26		26
Number of such loans,	240		240
Amount of loans,	\$435,960		\$435,960
Average size of loans,	\$1.817		\$1.817

Associations Taking Money on Deposit.

[In this table, owing to the lack of space, several rates which were charged by a very few associations only, are not shown, but have been tabulated as not reported. A very great part of the associations for which the interest rate paid on money on deposit is given as not reported are those where the rate varied according to the time of deposit, or for some other reason.]

	Local.	National.	Total.
Total associations,	1,076	3	1,079
Associations taking money on deposit,	37		37
Associations not taking money on deposit,	1,036	3	1,039
Associations not reporting,	3		3
Associations paying interest on deposits at rate of—			
3 per cent.,	2		2
4 per cent.,	7		7
5 per cent.,	10		10
6 per cent.,	2		2
Not reported,	16		16

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Adams County.</i>			
1	Gettysburg,	Gettysburg Building and Loan, A. No. 4,	May 7, 1887,	Local.
2	Do.	Gettysburg Building and Loan, A. No. 5,	May 4, 1889,	do.
3	New Oxford, . . .	New Oxford Building and Loan, A.,	Oct. 1, 1890,	do.
	<i>Allegheny County.</i>			
4	Allegheny,	Adams Building and Loan, A.,	Aug. 22, 1889,	Local.
5	Do.	Allegheny Building, A.,	May 1, 1883,	do.
6	Do.	Allegheny City Premium Building and Loan, No. 1,	Nov. 12, 1883,	do.
7	Do.	Allegheny City Premium Building and Loan, No. 2,	Sept. 1, 1892,	do.
8	Do.	Allegheny City Ten Cent Premium B. and L., . . .	Aug. 18, 1890,	do.
9	Do.	American Premium Building and Loan,	July 30, 1886,	do.
10	Do.	Ben. Franklin Premium Building and Loan, . . .	Apr. 21, 1886,	do.
11	Do.	Brighton Building and Loan,	Nov. 10, 1886,	do.
12	Do.	Capital Building and Loan,	Aug. 18, 1886,	do.
13	Do.	Cash Building and Loan,	Sept. 2, 1890,	do.
14	Do.	Citizens' Premium Building and Loan,	May 23, 1882,	do.
15	Do.	Clifton Building and Loan,	Nov. 12, 1891,	do.
16	Do.	Commercial Building and Loan,	Sept. 8, 1891,	do.
17	Do.	Concord Premium Building and Loan,	May 17, 1887,	do.
18	Do.	East Park Premium Building and Loan,	Oct. 17, 1890,	do.
19	Do.	Eighth Ward Premium Building and Loan, No. 2, .	Nov. 1, 1890,	do.
20	Do.	Eintracht Premium Building and Loan,	Jan. 20, 1885,	do.
21	Do.	Federal Building and Loan,	Aug. 1, 1886,	do.
22	Do.	Garfield Premium Building and Loan, No. 2, . . .	Dec. 4, 1882,	do.
23	Do.	German Building and Loan,	Sept. 28, 1891,	do.
24	Do.	German Premium and Loan, No. 2,	May 17, 1882,	do.
25	Do.	Germania Premium and Loan,	July 27, 1886,	do.
26	Do.	Great Western Premium Building and Loan, . . .	Apr. 18, 1884,	do.
27	Do.	Home Mutual Building and Loan,	June 1, 1880,	do.
28	Do.	Hope Building and Loan,	July 6, 1885,	do.
29	Do.	Humboldt Premium B. and L., No. 2,	May 1, 1890,	do.
30	Do.	Juniata Premium Building and Loan,	July 2, 1886,	do.
31	Do.	La Fayette Building and Loan,	Mar. 20, 1883,	do.
32	Do.	Liberty Building and Loan,	Nov. 21, 1883,	do.
33	Do.	Madison Building and Loan,	May 5, 1884,	do.
34	Do.	Monitor Premium Building and Loan, No. 3,	July 9, 1884,	do.
35	Do.	National Premium Building and L., No. 3,	Jan. 26, 1887,	do.
36	Do.	North Avenue Premium and Loan, No. 2,	July 19, 1882,	do.
37	Do.	North Side Premium and Loan,	July 10, 1882,	do.

*Description of Associations.**

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Terminating. . .	a	a	52	29	41½	79½	121	\$200	\$0 50	1
do. . .	a	a	117	42	213	151	364	200	50	2
do. . .	74	9	83	24	233	79	312	100	25	3
Permanent. . . .	38	7	45	37	194	231	425	100	30	4
do. . . .	115	35	150	44	904	544	1,448	100	25	5
do. . . .	166	73	239	29	2,623	545	3,168	100	25	6
do. . . .	80	24	104	30	877	292	1,169	100	25	7
do. . . .	a	a	148	13	1,292	51	1,343	100	10	8
do. . . .	a	a	147	43	1,206	295	1,501	100	25	9
do. . . .	a	a	150	37	1,422½	291½	1,714	100	25	10
do. . . .	152	59	211	63	1,065	711	1,776	100	25	11
do. . . .	a	a	151	27	1,540½	252½	1,793	100	25	12
Serial,	97	31	128	35	1,037	206	1,243	100	50	13
Permanent. . . .	a	a	258	97	2,481	986	3,467	100	30	14
do. . . .	67	14	81	11	516	115	631	100	20	15
Serial,	123	62	185	30	2,446½	407½	2,854	100	50	16
Permanent. . . .	a	a	117	46	1,230	317	1,547	100	25	17
do. . . .	a	a	55	14	1,044½	101½	1,146	100	25	18
do. . . .	a	a	93	17	1,000½	142½	1,143	100	25	19
do. . . .	126	32	158	36	1,623	250	1,873	100	25	20
do. . . .	a	a	95	32	571	168	739	100	25	21
do. . . .	288	84	372	110	3,418	723	4,141	100	25	22
do. . . .	148	17	165	13	1,009	79	1,088	100	20	23
do. . . .	a	a	50	12	293	79	372	100	30	24
do. . . .	48	24	72	34	538	190	728	100	25	25
do. . . .	175	106	281	92	2,746	904	3,650	100	25	26
Serial,	a	a	393	119	1,583½	989	2,572½	200	50	27
Permanent, . . .	a	a	335	196	1,996	1,437	3,433	100	50	28
do. . . .	217	87	304	71	2,393½	666½	3,060	100	25	29
do. . . .	180	63	243	68	2,102½	687½	2,790	100	50	30
do. . . .	a	a	136	31	1,356	220	1,576	100	25	31
do. . . .	a	a	217	64	1,628	669	2,297	100	25	32
do. . . .	125	48	173	59	1,695	726	2,421	100	25	33
do. . . .	a	a	130	34	1,150	275	1,425	100	25	34
do. . . .	173	58	231	65	2,163	427	2,590	100	25	35
do. . . .	85	15	100	12	568	159	727	100	25	36
do. . . .	a	a	58	26	406	95	501	00		37

* The title of the associations begins with the principal name.

a. Not reported.

TABLE I—Name, Locality and

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organiza- tion.	Local or national.
	<i>Allegheny County— Continued.</i>			
38	Allegheny,	O' Hara Premium Building and Loan,	Jan. 20, 1885,	Local.
39	Do.	Ohio Street Premium and Loan,	Mar. 1, 1875,	do.
40	Do.	Pennsylvania Premium Building and Loan,	May 24, 1892,	do.
41	Do.	Pleasant Valley Building and Loan,	May 31, 1887,	do.
42	Do.	Progress Premium Building and Loan,	Jan. 29, 1891,	do.
43	Do.	Reserve Premium Building and Loan,	June 12, 1891,	do.
44	Do.	Safe Investment Building and Loan,	May 1, 1891,	do.
45	Do.	Spring Gardeu Borough Building and Loan,	Feb. 11, 1885,	do.
46	Do.	Spring Hill Premium Building and Loan,	July 30, 1886,	do.
47	Do.	Standard Building and Loan,	Feb. 1, 1886,	do.
48	Do.	Twelfth Ward Premium and Loan,	Oct. 4, 1883,	do.
49	Do.	Union Building and Loan,	Nov. 21, 1883,	do.
50	Do.	United States Excelsior Building, No. 3,	Jan. 18, 1891,	do.
51	Do.	Washington Premium Building and Loan,	May 22, 1884,	do.
52	Do.	Woods Run Building and Loan,	June 7, 1886,	do.
53	Do.	Workingmen's Premium and Loan,	Mar. 5, 1881,	do.
54	Do.	Workmen Premium and Loan,	Dec. 15, 1886,	do.
55	Avalon,	Ohio Valley Building and Loan,	Aug. 2, 1882,	do.
56	Banksville,	People's Mutual Building and Loan,	Mar. 1, 1892,	do.
57	Bellevue, . . . . .	. . . . .	May 9, 1891,	do.
58	Beltzhoover, . . .	Fidelity Dime Building and Loan,	Oct. 23, 1891,	do.
59	do.	Rising Star Mutual Building and Loan,	Aug. 7, 1885,	do.
60	Braddock,	Consolidated Building and Loan,	Oct. 12, 1888,	do.
61	Bridgeville,	Bridgeville Building and Loan,	Jan. 1, 1891,	do.
62	Brushton,	Brushton Building and Loan,	Feb. 6, 1892,	do.
63	Castle Shannon, .	Castle Shannon Building and Loan,	Feb. 27, 1888,	do.
64	Coraopolis,	Coraopolis Building and Loan,	Mar. 8, 1889,	do.
65	Crafton,	Shingiss Buildug and Loan, Chartiers township, .	Nov. 22, 1884,	do.
66	Duquesne,	Duquesne Building and Loan,	Mar. 3, 1888,	do.
67	Etna,	Etna Borough Building and Loan,	May 4, 1889,	do.
68	Do.	People's Building and L. of Etna and Sharpsburg,	July 25, 1887,	do.
69	Glenshaw,	Pine Creek Valley Building and Loan,	Apr. 6, 1885,	do.
70	Homestead,	Homestead Building and Loan,	Jan. 23, 1883,	do.
71	Hope Church. . .	Hope Church Building and Loan,	Oct. 20, 1891,	do.
72	Mansfield Valley.	Anchor Building and Loan,	Oct. 5, 1887,	do.
73	McKeesport, . . .	Home Security Building and Loan,	Feb. 1, 1887,	do.
74	Do.	McKeesport Building and Loan,	June 8, 1887,	do.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Permanent, . . .	96	48	144	28	b1,430	c 241	1,671	\$100	\$0 25	38
do. . . .	110	76	186	74	1,249	508	1,757	100	20	39
do. . . .	89	26	115	34	1,182	126	1,308	100	25	40
do. . . .	180	45	225	68	1,971	462	2,433	100	25	41
do. . . .	a	a	85	35	727½	109½	837	100	25	42
do. . . .	a	a	51	12	356½	37½	394	100	30	43
do. . . .	a	a	278	16	1,910	138	2,048	200	1 00	44
do. . . .	a	a	152	48	1,795	590	2,185	100	25	45
do. . . .	22	156	178	58	1,896½	364½	2,261	100	25	46
Serial,	372	140	512	264	1,473	1,208	2,681	100	50	47
Permanent, . . .	a	a	191	55	1,710	355	2,065	100	25	48
do. . . .	101	39	140	39	1,528	316	1,844	100	25	49
Serial,	63	12	75	10	941	144	1,085	100	10	50
Permanent, . . .	a	a	135	58	1,099½	422½	1,522	100	30	51
Serial,	175	72	247	127	1,056	1,025	2,081	100	25	52
Permanent, . . .	250	152	402	101	4,010	256	4,266	100	25	53
do. . . .	a	a	268	43	1,867	394	2,261	100	25	54
do. . . .	45	8	53	5	a	a	302	200	50	55
Serial,	59	6	65	4	199	14	213	200	25	56
Permanent, . . .	35	3	38	3	176	74½	250½	a	a	57
do. . . .	a	a	61	6	765	78	843	100	10	58
do. . . .	a	a	8	3	37	15	52	200	25	59
Serial,	a	a	283	54	1,875½	362½	2,238	200	50	60
Permanent, . . .	122	23	145	26	517½	72½	590	200	60	61
do. . . .	a	a	115	8	345	62	407	200	25	62
Serial,	44	8	52	21	195	177	372	200	60	63
do.	35	10	45	14	72½	66½	139	200	50	64
Permanent, . . .	77	32	109	30	1,018	282	1,300	130	50	65
Serial,	a	a	220	26	545	130	675	200	25	66
Terminating, . .	a	a	113	83	335	574	909	100	60	67
Serial,	a	a	440	156	2,527	1,856	4,383	100	50	68
do.	154	30	184	41	1,112	538	1,650	100	40	69
Permanent, . . .	a	a	263	79	1,664	424	2,088	200	25	70
Serial,	30	4	34	5	238	24	262	200	25	71
Permanent, . . .	a	a	384	61	1,043½	216½	1,260	200	25	72
Serial,	273	241	514	127	1,243	606	1,849	200	25	73
do.	a	a	365	99	2,151	631	2,782	200	25	74

a. Not reported.

b. Including shares pledged for stock loans.

c. Not including shares pledged for stock loans.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Allegheny County—Continued.</i>			
75	McKeesport. . . .	New Enterprise Building and Loan.	Aug. 13, 1887,	Local.
76	Do. . . .	Union Savings Fund and Loan, No. 1,	July 1, 1881,	do.
77	Do. . . .	Union Savings Fund and Loan, No. 2,	Mar. 1, 1886,	do.
78	McKee's Rocks . .	McKee's Rocks Building and Loan,	Apr. 1, 1885,	do.
79	Do. . . .	KcKee's Rocks Modern Building and Loan,	Apr. 25, 1892,	do.
80	Mount Oliver. . .	Lower St. Clair Building and Loan,	Jan. 4, 1891,	do.
81	Do. . . .	Mount Oliver and Knoxville Building and Loan, . .	Apr. 6, 1891,	do.
82	Oakdale Station. .	Beechmont Building and Loan,	Feb. 23, 1885,	do.
83	Pittsburg,	Acme Building and Loan,	Aug. 3, 1886,	do.
84	Do.	Allemania Building and Loan of the 25th ward. . .	Aug. 14, 1884,	do.
85	Do.	Allentown Turn Building and Loan,	Mar. 14, 1891,	do.
86	Do.	Alpheus Building and Loan,	Feb. 4, 1891,	do.
87	Do.	American Building and Loan,	Oct. 15, 1887,	do.
88	Do.	American Iron Building and Loan,	Dec. 1, 1891,	do.
89	Do.	Arcannum Building and Loan,	Aug. 16, 1887,	do.
90	Do.	Arlington Avenue Building and Loan.	Mar. 30, 1891,	do.
91	Do.	Aurora Building and Loan,	June 22, 1887,	do.
92	Do.	Birmingham Dime Building and Loan.	June 4, 1892,	do.
93	Do.	Bloomfield Building and Loan No. 3,	July 20, 1885,	do.
94	Do.	Carson Building and Loan,	Feb. 4, 1888,	do.
95	Do.	Cash Building and Loan,	Apr. 1, 1886,	do.
96	Do.	Central Traction Building and Loan.	Nov. 7, 1889,	do.
97	Do.	Chestnut Building and Loan,	June 20, 1891,	do.
98	Do.	Columbia Building and Loan of the 26th ward, . .	Aug. 20, 1888,	do.
99	Do.	Columbus Building and Loan No. 2,	Feb. 9, 1884,	do.
100	Do.	Comet Building and Loan,	June 1, 1887,	do.
101	Do.	Commonwealth Building and Loan,	Jan. 1, 1891,	do.
102	Do.	Confidence Building and Loan,	Apr. 17, 1890,	do.
103	Do.	Crescent Building and Loan No. 2,	Aug. 28, 1886,	do.
104	Do.	Crescent Building and Loan No. 1,	May 8, 1886,	do.
105	Do.	Crescent Building and Loan No. 2,	June 8, 1887,	do.
106	Do.	Crescent Building and Loan No. 3,	June 8, 1888,	do.
107	Do.	Crescent Building and Loan No. 4,	June 8, 1889,	do.
108	Do.	Crescent Building and Loan No. 5,	Jan. 26, 1891,	do.
109	Do.	Dime Building and Loan of the 25th ward,	Feb. 23, 1888,	do.
110	Do.	Dime Savings Fund and Loan,	July 1, 1890,	do.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	211	97	308	85	1,812	399	2,211	\$200	\$0 25	75
do.	672	381	1,053	301	2,503	1,807	4,310	200	25	76
do.	312	263	575	141	2,279	784	3,063	200	25	77
do.	248	69	317	122	1,542	915	2,457	130	50	78
Permanent, . . .	62	5	67	5	559	64	623	100	40	79
do.	a	a	77	17	496	38	534	100	30	80
do.	a	a	157	15	2,892	302	3,194	100	10	81
Serial,	57	10	67	21	320½	95½	416	200	1 00	82
Permanent, . . .	97	33	130	64	636	676	1,312	100	50	83
Serial,	43	7	50	16	335½	166½	502	100	30	84
Permanent, . . .	a	a	195	33	2,505	575	3,080	100	10	85
do.	133	35	168	16	1,104	144	1,248	200	25	86
do.	a	a	29	29	9	274	283	100	30	87
do.	a	a	44	9	358	68	406	200	25	88
Serial,	a	a	208	110	1,301½	544½	1,846½	200	50	89
Permanent, . . .	a	a	242	49	3,947½	283½	4,231	100	10	90
Terminating, . .	44	14	58	56	45½	521½	567	100	30	91
Permanent, . . .	55	31	86	12	1,430	280	1,710	100	10	92
Terminating, . .	25	10	35	34	. . . . .	276	276	200	80	93
Permanent, . . .	98	22	120	34	891	150	1,041	200	25	94
do.	a	a	410	100	b 3,980	c 1,010	4,990	200	25	95
Terminating, . .	a	a	60	29	506	237	743	104	30	96
do.	a	a	63	17	1,295	155	1,450	150	25	97
Permanent, . . .	a	a	34	34	39½	264½	304	100	30	98
do.	141	72	213	75	670	524	1,194	100	30	99
Terminating, . .	55	18	73	73	. . . . .	716	716	100	30	100
Permanent, . . .	a	a	39	2	398	14	412	200	25	101
do.	a	a	91	7	255	820	1,055	100	15	102
do.	a	a	174	74	1,121	599	1,720	100	30	103
Terminating, . .	a	a	22	7	22	42	64	200	50	104
do.	a	a	45	14	14	188	202	100	50	105
do.	a	a	16	7	27	29	56	150	50	106
do.	a	a	29	8	96½	57½	154	150	50	107
do.	a	a	110	6	461	46	507	150	50	108
Permanent, . . .	161	47	208	69	2,694	1,368	4,062	100	10	109
do.	182	63	245	17	2,870	257	3,127	100	10	110

a. Not reported.

b. Including shares pledged for stock loans.

c. Not including shares pledged for stock loans.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Allegheny County— Continued.</i>			
111	Pittsburg,	Dispatch Building and Loan,	Oct. 1, 1891,	Local,
112	Do.	Duquesne Heights Building and Loan,	July 30, 1887,	do.
113	Do.	Dwelling House Building and Loan,	June 23, 1892,	do.
114	Do.	Eagle Building and Loan,	Dec. 3, 1889,	do.
115	Do.	Eagle Building of Bloomfield, second series, . . .	Oct. 16, 1889,	do.
116	Do.	Eagle Building of Bloomfield, third series, . . .	June 23, 1892,	do.
117	Do.	East End Building and Loan No. 1,	Nov. 20, 1886,	do.
118	Do.	East End Building and Loan No. 2,	Apr. 20, 1889,	do.
119	Do.	East Liberty Building and Loan,	July 13, 1887,	do.
120	Do.	Eighteenth Ward Ten Cent Building and Loan, . .	Apr. 14, 1892,	do.
121	Do.	Eureka Savings Fund and Loan,	Feb. 15, 1886,	do.
122	Do.	Fidelity Building and Loan,	Aug. 1, 1887,	do.
123	Do.	Fifth Avenue Building,	July 1, 1887,	do.
124	Do.	Fifth Avenue Traction Building,	Sept. 12, 1888,	do.
125	Do.	Fireside Building and Loan,	Mar. 1, 1887,	do.
126	Do.	F. L. Jahn Building and Loan,	Jan. 1, 1891,	do.
127	Do.	Fort Liberty Building and Loan,	July 26, 1886,	do.
128	Do.	Fort Pitt Building and Loan No. 1,	July 1, 1891,	do.
129	Do.	Fort Pitt Building and Loan No. 2,	June 20, 1892,	do.
130	Do.	Frankstown Avenue Building and Loan,	July 1, 1892,	do.
131	Do.	Frankstown Building and Loan No. 4,	Oct. 4, 1883,	do.
132	Do.	Friendship Building and Loan,	Dec. 1, 1891,	do.
133	Do.	German Building and Loan No. 1,	Feb. 28, 1888,	do.
134	Do.	German Building and Loan No. 2,	July 17, 1888,	do.
135	Do.	Globe Mutual Building and Loan,	Sept. 20, 1884,	do.
136	Do.	Grant Street Building and Loan, third series, . . .	July 25, 1891,	do.
137	Do.	Great Eastern Building and Loan, No. 1,	Jan. 1, 1883,	do.
138	Do.	Great Eastern Building and Loan, No. 2,	Jan. 1, 1891,	do.
139	Do.	Harmony Building and Loan,	Aug. 4, 1890,	do.
140	Do.	H. C. Wolf Building and Loan,	Nov. 6, 1886,	do.
141	Do.	Heptasophs Building and Loan,	Feb. 20, 1892,	do.
142	Do.	Home Building and Loan of the 31st ward,	Mar. 23, 1889,	do.
143	Do.	Home Building and Loan of the 26th ward,	May 15, 1890,	do.
144	Do.	Improved Building and Loan of the 23th ward, . .	Sep. 19, 1892,	do.
145	Do.	Improved Washington Building and Loan,	Jan. 9, 1889,	do.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	94	10	104	4	3,299	94	3,393	\$100	\$0 10	111
do.	a	a	82	32	368½	223½	592	180	25	112
do.	76	30	106	15	845	150	995	200	50	113
Permanent, . . .	a	a	110	28	863½	250¼	1,114	200	25	114
Terminating, . .	a	a	60	29	230	259	489	100	60	115
do.	73	16	89	24	972	238	1,210	100	40	116
do.	a	a	142	125	100	1,405	1,505	200	50	117
do.	34	13	47	15	273	151	424	200	50	118
Permanent, . . .	a	a	121	121	. . . . .	1,310	1,310	100	30	119
do.	82	16	98	10	1,420	177	1,597	100	20	120
Serial,	175	51	226	52	1,340½	371½	1,712	200	50	121
Permanent, . . .	a	a	110	37	b 814½	c 385½	1,200	100	60	122
Terminating, . .	a	a	121	50	67	910	977	150	40	123
Permanent, . . .	234	99	333	98	5,879½	1,534½	7,414	100	10	124
Terminating, . .	a	a	216	120	818	692	1,510	195	60	125
Permanent, . . .	94	29	123	32	693	201	894	100	25	126
Terminating, . .	a	a	187	187	. . . . .	1,459	1,459	100	25	127
Serial,	a	a	50	3	339	19	358	200	50	128
Permanent, . . .	51	9	60	6	402	47	449	200	1 00	129
Serial,	170	8	178	10	350½	121½	472	200	50	130
do.	163	51	219	120	465	723	1,188	200	50	131
Permanent, . . .	69	31	100	19	b 1,403½	c 74½	1,478	100	20	132
Terminating, . .	a	a	61	59	85	617	702	100	30	133
Permanent, . . .	103	37	140	78	571	632	1,203	100	30	134
do.	a	a	425	95	b 2,989	c 853	3,842	200	25	135
Terminating, . .	44	9	53	20	427	221	648	200	d 30	136
Serial,	a	a	420	130	b 3,595½	c 908½	4,504	200	25	137
do.	a	a	210	15	2,534	157	2,691	200	25	138
Permanent, . . .	59	36	95	39	482½	428½	911	100	30	139
Serial,	104	28	132	52	442	527	969	100	60	140
Permanent, . . .	43	13	56	8	275½	75½	351	200	50	141
do.	a	a	164	39	a	a	3,160	100	10	142
do.	73	34	107	4	1,567½	118½	1,686	100	15	143
do.	36	8	44	8	774	96	870	100	10	144
do.	a	a	411	164	5,705½	3,379½	9,085	100	10	145

a. Not reported.

b. Including shares pledged for stock loans.

c. Not including shares pledged for stock loans.

d. And five cents additional each quarter.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Allegheny County— Continued.</i>			
146	Pittsburg,	Independent Deposit and Loan,	Sept. 5, 1891,	Local,
147	Do.	Industrial Building and Loan,	Mar. 10, 1888,	do.
148	Do.	Iron and Glass Building and Loan,	Oct. 28, 1889,	do.
149	Do.	Iron City Deposit and Loan,	May 12, 1890,	do.
150	Do.	J. M. Gusky Building and Loan,	Nov. 1, 1890,	do.
151	Do.	Josephine Building and Loan, No. 1,	July 2, 1885,	do.
152	Do.	Josephine Building and Loan, No. 2,	Oct. 23, 1889,	do.
153	Do.	Josephine Building and Loan, No. 3,	May 19, 1892,	do.
154	Do.	Keystone Building and Loan,	Oct. 26, 1892,	do.
155	Do.	Lawrence Building and Loan,	Jan. 6, 1888,	do.
156	Do.	Lincoln Avenue Building and Loan,	May 2, 1888,	do.
157	Do.	McCandless Building and Loan, 2d series,	June 22, 1886,	do.
158	Do.	McCandless Building and Loan, 3d series,	June 15, 1890,	do.
159	Do.	Merchants' Building and Loan,	Mar. 7, 1889,	do.
160	Do.	Metropolitan Building and Loan, No. 1,	June 7, 1886,	do.
161	Do.	Metropolitan Building and Loan, No. 2,	Oct. 10, 1892,	do.
162	Do.	Model Building and Loan,	Jan. 21, 1889,	do.
163	Do.	Modern Building and Loan,	Mar. 12, 1888,	do.
164	Do.	Mount Washington German Building and Loan,	Aug. 5, 1885,	do.
165	Do.	Mozart Building and Loan,	Oct. 16, 1889,	do.
166	Do.	Mutual Savings Fund and Loan,	May 20, 1887,	do.
167	Do.	National Building and Loan, No. 1,	Nov. 16, 1891,	Nat'l,
168	Do.	New American Building,	May 6, 1889,	Local,
169	Do.	Oregon Building and Loan, No. 3,	Aug. 2, 1892,	do.
170	Do.	Orpheus Building and Loan,	July 19, 1887,	do.
171	Do.	Pattison Building and Loan,	Sept. 21, 1891,	do.
172	Do.	Pennsylvania Building and Loan,	Jan. 5, 1889,	do.
173	Do.	Pennsylvania National Savings Fund and Loan,	Mar. 1, 1892,	Nat'l,
174	Do.	People's Building and Loan,	Apr. 16, 1883,	Local,
175	Do.	Pittsburg Central Building and Loan,	Aug. 24, 1883,	do.
176	Do.	Pittsburg Mutual Building and Loan,	Jan. 5, 1888,	do.
177	Do.	Pius Building and Loan, 2d series,	Nov. 8, 1890,	do.
178	Do.	Polish American Building and Loan,	May 21, 1892,	do.
179	Do.	Popular Building and Loan,	Oct. 6, 1890,	do.
180	Do.	Powderly Building and Loan,	Apr. 25, 1887,	do.

Description of Associations—Continued.

Permanent, terminating, or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Permanent, . . .	140	58	198	23	2,309	381	2,690	\$200	\$0 50	146
do. . . .	a	a	337	84	b3,337	c 641	3,978	200	25	147
do. . . .	159	54	213	61	1,753	596	2,349	200	25	148
do. . . .	a	a	240	72	2,040	645	2,685	200	50	149
do. . . .	a	a	117	9	1,115	189	1,304	150	50	150
do. . . .	203	37	240	101	3,814	896	4,710	200	25	151
do. . . .	182	47	229	68	3,995	955	4,950	200	25	152
do. . . .	119	13	132	20	1,341	159	1,500	200	25	153
do. . . .	70	39	109	8	2,817	135	2,952	100	10	154
Terminating, . .	109	48	157	86	743	611	1,354	150	d 25	155
Permanent, . . .	188	42	230	42	1,540	318	1,858	200	50	156
Terminating, . .	47	11	58	47	b 225	c 211	436	150	50	157
do. . . .	101	24	125	32	b 957	c 247	1,204	150	50	158
Serial,	140	51	191	32	1,512	438	1,950	200	60	159
Terminating, . .	54	7	61	61	12	674	686	100	50	160
Serial,	136	40	176	34	1,817	366	2,183	150	50	161
do.	356	119	375	54	1,702	494	2,196	150	50	162
Permanent, . . .	a	a	175	73	1,498	510	2,008	200	50	163
Serial,	a	a	324	197	509½	847½	1,357	200	60	164
Permanent, . . .	343	128	471	115	3,568½	1,718½	5,287	100	10	165
do. . . .	140	96	236	63	215	708	923	100	50	166
do. . . .	a	a	1,272	83	b11,214	c 834	12,048	100	60	167
do. . . .	148	57	205	49	3,045	854	3,899	100	20	168
Terminating, . .	62	20	82	20	737½	233½	971	100	e 30	169
Serial,	164	52	216	89	930	675	1,605	200	25	170
Permanent, . . .	a	a	113	34	1,685½	282½	1,968	200	25	171
do. . . .	333	105	438	105	3,230	1,200	4,430	200	25	172
do. . . .	a	a	1,058	40	8,608	328	8,936	160	50	173
Serial,	454	178	632	210	3,122	1,715	4,837	200	50	174
do.	119	51	170	44	a	a	1,559	182	50	175
do.	78	9	87	20	709	236	945	200	50	176
Permanent, . . .	a	a	65	28	262	208	470	100	30	177
do. . . .	77	3	80	8	608	48	656	200	25	178
do. . . .	215	41	256	27	2,526	475	3,001	200	25	179
do. . . .	a	a	166	52	1,211	296	1,507	100	30	180

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

d During first year, 50 cents afterwards.

e And five cents additional quarterly.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Allegheny County—Continued.</i>			
181	Pittsburg,	Progressive Mutual Savings Fund and Loan,	Aug. 16, 1887.	Local,
182	Do.	Prospect Building and Loan,	Oct. 18, 1879,	do.
183	Do.	Provident Building and Loan,	Dec. 23, 1889.	do.
184	Do.	Pulaski Building and Loan,	Nov. 12, 1887,	do.
185	Do.	Riceville Building and Loan, No. 2.	Mar. 5, 1888,	do.
186	Do.	Riceville Building and Loan, No. 3,	Jan. 8, 1891.	do.
187	Do.	Rose Building and Loan,	Nov. 2, 1891,	do.
188	Do.	Safe Ten Cent Building and Loan,	May 28, 1890,	do.
189	Do.	Sarah Building and Loan,	Mar. 22, 1886,	do.
190	Do.	Savings Fund Building and Loan,	June --, 1891,	do.
191	Do.	Second Avenue and Ten Cent Building and Loan, .	Feb. 22, 1891,	do.
192	Do.	Security Savings Fund and Loan,	Jan. 14, 1889,	do.
193	Do.	Seventh Ward Building and Loan, 2d series, . . .	Apr. 10, 1889,	do.
194	Do.	Seventh Ward Building and Loan, 3d series, . . .	July 1, 1891,	do.
195	Do.	Sixteenth Ward Building and Loan, No. 2.	June 21, 1892,	do.
196	Do.	Smoky City Building and Loan No. 2.	Feb. 4, 1887,	do.
197	Do.	Smoky City Building and Loan No. 2, 2d series. .	July 25, 1891,	do.
198	Do.	Smoky City Building and Loan of the 24th Ward, .	Nov. 16, 1891,	do.
199	Do.	South Side Building and Loan,	May 21, 1887,	do.
200	Do.	South Side Turner Building and Loan,	Oct. 10, 1890,	do.
201	Do.	South Twelfth Street Building and Loan,	Feb. 6, 1888.	do.
202	Do.	Steuben Building and Loan, No. 2.	Dec. 19, 1887,	do.
203	Do.	Ten Cent Tutor Building and Loan,	Sept. 10, 1892,	do.
204	Do.	Thirtieth Ward Building and Loan, No. 1,	Jan. 3, 1883,	do.
205	Do.	Thirtieth Ward Building and Loan, No. 2.	Dec. 19, 1887,	do.
206	Do.	Traction Building and Loan,	Feb. 4, 1889,	do.
207	Do.	Turners Building and Loan,	April 9, 1885,	do.
208	Do.	Tutor Building and Loan,	Oct. 18, 1886,	do.
209	Do.	Twelfth Ward Union Building and Loan,	Feb. 29, 1892,	do.
210	Do.	Twenty-eighth Ward Building and Loan,	Oct. 1, 1886,	do.
211	Do.	Twenty-first Ward Building and Loan, No. 2, . . .	Mar. 22, 1886,	do.
212	Do.	Twenty-first Ward Building and Loan, No. 3, . . .	Feb. 4, 1889,	do.
213	Do.	Twenty-seventh Ward B. and L., No. 2, 2d series,	Dec. 30, 1889,	do.
214	Do.	Twenty-third Ward Building and Loan,	July 16, 1885,	do.
215	Do.	Uhland Building and Loan,	June 11, 1887,	do.

Description of Associations—Continued.

Permanent, terminating, or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Permanent, . . .	a	a	217	62	2,860	750	3,610	\$100	\$0 25	181
Serial,	a	a	228	61	1,049	402	1,451	200	50	182
do.	a	a	249	27	1,877	249	2,126	200	20	183
Permanent, . . .	236	42	278	121	1,160	950	2,110	100	30	184
Terminating, . .	41	20	61	61	. . . . .	597	597	100	30	185
do.	62	32	94	21	695	234	929	100	30	186
Permanent, . . .	81	25	106	14	970½	189½	1,160	200	25	187
do.	a	a	148	43	2,583½	1,440½	4,024	100	10	188
Serial,	230	85	315	109	1,749½	674½	2,424	200	25	189
Permanent, . . .	124	37	161	32	1,500	435	1,935	195	60	190
do.	181	32	213	2	1,238	62	1,300	100	10	191
do.	184	73	257	57	1,692½	678½	2,371	100	50	192
Terminating, . .	36	7	43	31	122½	279½	402	150	50	193
do.	85	21	106	31	516½	309½	826	150	50	194
do.	75	12	87	25	636	128	764	100	60	195
do.	100	27	127	127	. . . . .	1,447	1,447	110	50	196
do.	58	20	78	19	735	275	1,010	110	50	197
Permanent, . . .	129	33	162	26	1,343½	305½	1,649	200	25	198
do.	122	44	166	40	1,970	624	2,594	100	15	199
do.	88	14	102	3	2,298	97	2,395	100	10	200
do.	171	103	274	76	3,447½	504½	3,952	200	25	201
Terminating, . .	57	21	78	78	. . . . .	776	776	100	a 30	202
Permanent, . . .	146	49	195	36	1,999	377	2,376	120	10	203
do.	143	76	219	64	1,595	504	2,099	200	25	204
do.	48	37	85	27	539½	241½	781	200	25	205
Serial,	b	b	338	91	2,129	679	2,808	150	50	206
Permanent, . . .	b	b	346	76	2,672½	1,635½	4,308	100	a 25	207
do.	123	31	154	86	902	720	1,622	100	25	208
do.	b	b	135	8	2,907½	119½	3,027	100	10	209
do.	126	59	185	65	1,295½	384½	1,680	200	25	210
Serial,	b	b	122	88	529	386	915	100	30	211
Terminating, . .	93	27	120	64	c 717	d 404	1,121	100	25	212
Permanent, . . .	64	18	82	20	594	93	687	100	30	213
Serial,	93	17	110	28	781	295	1,076	200	50	214
Permanent, . . .	51	8	59	22	c 354	d 95	449	100	30	215

a And five cents additional quarterly.

b Not reported.

c Including shares pledged for stock loans.

d Not including shares pledged for stock loans.

TABLE I—Name, Locality and

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Allegheny County— Concluded.</i>			
216	Pittsburg,	United States Building and Loan.	Feb. 3, 1883,	Local,
217	Do.	United States Excelsior Building, No. 1.	Oct. 6, 1890,	do.
218	Do.	United States Excelsior Building, No. 6.	June 9, 1891,	do.
219	Do.	Unity Building and Loan,	Jan. 6, 1888,	do.
220	Do.	Utility Building and Loan, No. 1,	Oct. 9, 1888,	do.
221	Do.	Vorwaerts Building,	Nov. 11, 1889,	do.
222	Do.	West End Building and Loan,	April 1, 1886,	do.
223	Do.	William Penn Building and Loan,	Aug. 20, 1888,	do.
224	Do.	Workingmen's B. and L., 3d section, Dime series,	Jan. 16, 1889,	do.
225	Rankin Station, .	Rankin Ten Cent Building and Loan,	Jan. 1, 1892,	do.
226	Sewickley,	Sewickley Building and Loan, No. 1,	July 1, 1884,	do.
227	Do.	Sewickley Building and Loan, No. 2,	July 1, 1886,	do.
228	Do.	Sewickley Building and Loan, No. 3,	July 1, 1888,	do.
229	Do.	Sewickley Building and Loan, No. 4,	July 1, 1890,	do.
230	Sharpsburg,	Dime Savings Building and Loan,	July 11, 1891,	do.
231	Do.	Excelsior Building and Loan,	May 20, 1889,	do.
232	Do.	Independent Building and Loan,	Dec. 5, 1887,	do.
233	Do.	Keystone Building and Loan, No. 2,	Jan. 1, 1888,	do.
234	Do.	Valley Building and Loan,	May 21, 1887,	do.
235	Springdale,	Springdale Building and Loan.	Mar. 26, 1887,	do.
236	Tarentum,	Natural Gas Building and Loan,	Feb. 1886,	do.
237	Turtle Creek, . . .	East Pittsburg Building and Loan,	June 1, 1889,	do.
238	Verona,	Verona Building and Loan,	Jan. 1, 1887,	do.
239	Wilkinsburg, . . .	Wilkinsburg Building and Loan.	April 2, 1885,	do.
240	Wilmerding, . . .	Air Brake Building and Loan,	Aug. 26, 1889,	do.
	<i>Armstrong County.</i>			
241	Apollo,	Apollo Mutual Building and Loan,	July 12, 1886,	do.
242	Freeport,	Freeport Building and Loan,	Nov. 26, 1886,	do.
243	Kittanning,	Kittanning Building and Loan.	Jan. 18, 1892,	do.
244	Leechburg,	Leechburg Building and Loan,	June 1, 1889,	do.
	<i>Beaver County.</i>			
245	Beaver,	Beaver Building and Loan,	Feb. 11, 1889,	do.
246	Do.	County Seat Building and Loan,	April 1, 1892,	do.
247	Beaver Falls, . . .	Beaver Falls Building and Loan,	April 1, 1878,	do.
248	Do.	People's Building and Loan,	Apr. 23, 1888,	do.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Terminating, . . .	b	b	175	a	345	1,591	1,936	\$200	\$0 50	216
do. . .	b	b	54	7	715	78	793	100	10	217
do. . .	139	31	170	13	2,495	115	2,610	100	10	218
Permanent, . . .	b	b	261	53	1,700 $\frac{1}{2}$	450 $\frac{1}{2}$	2,151	100	25	219
do. . . .	a	a	444	64	8,227	1,623	9,850	100	10	220
do. . . .	31	6	37	17	442	353	795	100	20	221
do. . . .	145	49	194	50	1,188	629	1,817	130	25	222
do. . . .	a	a	88	45	340	366	706	100	30	223
do. . . .	a	a	105	38	1,236	555	1,791	100	10	224
do. . . .	a	a	61	1	818 $\frac{1}{2}$	6 $\frac{1}{2}$	825	100	10	225
Terminating, . .	a	a	44	17	63	191	254	100	25	226
do. . .	a	a	31	14	119	150	269	100	25	227
do. . .	a	a	28	10	156	82	238	100	25	228
do. . .	a	a	45	9	333	77	410	100	25	229
Permanent, . . .	19	137	156	51	b 613	c 561	1,174	100	50	230
Terminating, . .	a	a	84	33	452	387	839	150	50	231
do. . .	a	a	82	82	. . . . .	767	767	100	50	232
Permanent, . . .	64	32	96	38	505	230	735	100	50	233
Serial,	118	46	164	106	b 646	c 698	1,344	130	50	234
do.	77	36	113	23	480 $\frac{1}{2}$	102	582 $\frac{1}{2}$	200	50	235
do.	242	68	310	80	1,018	548	1,566	100	60	236
Permanent, . . .	a	a	185	67	1,021 $\frac{1}{4}$	339 $\frac{1}{4}$	1,361	200	25	237
Serial,	277	94	371	121	1,808	674	2,482	200	50	238
Permanent, . . .	71	51	122	35	664	221	885	200	50	239
do. . .	a	a	160	39	1,350	171	1,521	200	25	240
Serial,	117	34	151	56	642	284	926	200	1 00	241
do.	129	74	203	73	1,023	458	1,481	100	50	242
do.	a	a	41	5	214	24	238	100	1 00	243
do.	157	42	199	35	617	220	837	200	1 00	244
Terminating, . .	a	a	214	73	172 $\frac{1}{2}$	1,203 $\frac{1}{2}$	1,376	104	25	245
Serial,	a	a	113	25	\$124	140 $\frac{1}{2}$	953	200	25	246
do.	a	a	691	261	2 834 $\frac{1}{2}$	1,152 $\frac{1}{2}$	3,987 $\frac{1}{2}$	200	25	247
Permanent, . . .	385	170	555	200	1,766	1 209	2,975	200	50	248

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

d And five cents additional quarterly.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Beaver County—</i> <i>Concluded.</i>			
249	Beaver Falls. . . .	Workingman's Building and Loan.	May 30, 1889,	Local.
250	Bridgewater. . . .	Bridgewater Building and Loan, No. 2.	Aug. 3, 1891.	do.
251	New Brighton. . . .	Beaver County Building and Loan.	April 1, 1892,	do.
252	Do. . . .	Beaver Valley Building and Loan,	April 1, 1876,	do.
253	Do. . . .	New Brighton Building and Loan,	Nov. 17, 1887,	do.
254	Rochester.	Capital Building and Loan,	Jan. 11, 1888,	do.
255	Do.	Central Building and Loan of Beaver County, . . .	Oct. 3, 1889,	do.
256	Do.	Equitable Building and Loan, No. 3,	Jan. 31, 1889,	do.
	<i>Berks County.</i>			
257	Hamburg.	Hamburg Building and Loan,	Nov. 1891,	do.
258	Reading.	Columbia Building and Savings, No. 4,	Sept. 14, 1887,	do.
259	Do.	Equitable Savings and Loan, No. 2,	Apr. 24, 1888,	do.
260	Do.	Franklin Building and Savings, No. 3,	Oct. 28, 1885,	do.
261	Do.	Friendship Building and Savings, No. 3,	Oct. 15, 1889,	do.
262	Do.	Germania Building and Savings, No. 3,	Feb. 9, 1891,	do.
263	Do.	Hampden Building and Savings, No. 2,	Apr. 29, 1890,	do.
264	Do.	Homestead Building and Savings, No. 3,	Mar. 23, 1890,	do.
265	Do.	Homestead Building and Savings, No. 4,	Apr. 28, 1882,	do.
266	Do.	Homestead Building and Savings, No. 5,	Jan. 11, 1888,	do.
267	Do.	Homestead Building and Savings, No. 6,	Apr. 14, 1891,	do.
268	Do.	Jefferson Building and Savings, No. 3,	June 23, 1887,	do.
269	Do.	Jefferson Building and Savings, No. 4,	Oct. 24, 1889,	do.
270	Do.	Keystone Building and Savings, No. 2,	Mar. 19, 1881,	do.
271	Do.	Keystone Building and Savings, No. 3,	May 15, 1882,	do.
272	Do.	National Building and Savings, No. 2,	Dec. 19, 1887,	do.
273	Do.	Neversink Building and Savings, No. 3,	Aug. 24, 1883,	do.
274	Do.	Neversink Building and Savings, No. 4,	Sept. 25, 1891,	do.
275	Do.	Northeast Building and Savings,	Feb. 26, 1884,	do.
276	Do.	Northwest Building and Savings,	Aug. 21, 1882,	do.
277	Do.	Progressive Building and Loan,	Dec. 5, 1888,	do.
278	Do.	Provident Building and Savings, No. 1,	Feb. 12, 1888,	do.
279	Do.	Provident Building and Savings, No. 2,	May 21, 1888,	do.
280	Do.	Reading Eagle Employee's Savings Fund,	Oct. 26, 1886,	do.
281	Do.	Ringgold Building and Savings, No. 1,	Oct. 3, 1882,	do.
282	Do.	Ringgold Building and Savings, No. 2,	May 24, 1888,	do.
283	Do.	Scheller Building and Savings, No. 3,	July 6, 1885,	do.

Description of Associations—Continued.

Permanent, terminating, or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Permanent, . . .	a	a	310	140	b 781½	c 918½	1,700	\$104	\$0 25	249
Terminating, . .	a	a	209	18	951	167	1,118	104	25	250
Serial,	310	70	380	100	b 2,010	c 489½	2,499½	200	25	251
do.	a	a	852	357	670	1,523	4,193	200	25	252
do.	a	a	1,210	401	3,268	1,324½	4,592½	200	50	253
Permanent, . . .	102	43	145	55	465	415	880	100	25	254
Serial,	292	135	427	103	1,742½	676½	2,419	200	25	255
Terminating, . .	94	37	131	129	592	932	1,524	104	25	256
do.	237	25	262	22	666	96	762	200	1 00	257
do.	a	a	647	45	1,334½	107	1,441½	200	1 00	258
Serial,	171	110	281	31	1,430½	176	1,606½	200	1 00	259
Terminating, . .	a	a	424	101	1,150	370½	1,520½	300	2 00	260
do.	a	a	300	31	865½	67	932½	500	1 00	261
do.	a	a	443	6	2,964	36	3,000	200	1 00	262
do.	234	65	299	2	1,884½	1½	1,886	200	1 00	263
do.	a	a	210	75	643	294½	937½	300	1 00	264
do.	a	a	874	92	853½	253	1,106½	300	1 00	265
do.	a	a	800	83	2,048	190	2,238	300	1 00	266
do.	a	a	581	12	2,876½	123½	3,000	300	1 00	267
do.	a	a	600	75	1,549½	79½	1,629	200	1 00	268
do.	a	a	400	30	1,456	301	1,759	200	1 00	269
do.	a	a	410	70	496	190	686	300	1 00	270
do.	a	a	487	80	465	244½	709½	200	1 00	271
do.	a	a	723	141	1,553	31	1,871	300	1 00	272
do.	a	a	221	50	402	115	517	500	2 00	273
do.	a	a	343	15	1,463½	36½	1,500	500	2 00	274
do.	a	a	298	56	528	145	673	500	2 00	275
do.	a	a	300	50	545	123	668	300	1 00	276
do.	119	39	158	8	760½	71½	832	200	1 00	277
do.	227	76	303	1	1,799	7	1,806	200	1 00	278
do.	116	87	203	6	1,351	35	1,386	200	1 00	279
do.	24	...	24	7	71½	36½	108	200	25	280
do.	a	a	310	92	706½	266½	972½	200	1 00	281
do.	a	a	1,200	70	1,932	116	2,048	300	1 00	282
do.	a	a	512	101	742	200½	942½	500	2 00	283

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Berks County—Concluded.</i>			
284	Reading,	Scheller Building and Savings, No. 4,	July 21, 1886,	Local,
285	Do.	Schuylkill Valley Building and Loan,	Nov. 22, 1883.	do.
286	Do.	Union Building and Savings, No. 3,	May 27, 1890,	do.
287	Do.	Washington Building and Savings, No. 3,	Oct. 24, 1889,	do.
288	Do.	West Reading Savings Fund and Loan, No. 3,	Sept. 3, 1889,	do.
289	Do.	West Reading Savings Fund and Loan, No. 4,	Aug. 13, 1891,	do.
290	Do.	William Penn Building and Savings,	Sept. 24, 1881,	do.
291	Stony Creek Mills,	Stony Creek Mills Building and Loan,	Aug. 11, 1891,	do.
	<i>Blair County.</i>			
292	Altoona,	Allegheny Loan and Building, No. 3,	Oct. 31, 1889,	do.
293	Do.	Altoona Building and Loan,	Jan. 21, 1889,	do.
294	Do.	Blair County Loan and Building,	Aug. 20, 1890,	do.
295	Do.	Citizens' Loan and Building,	Mar. 2, 1887,	do.
296	Do.	Eighth Ward Loan and Building,	Nov. 4, 1889,	do.
297	Do.	Enterprise Loan and Building, No. 2,	Feb. 10, 1887,	do.
298	Do.	Equitable Loan and Building,	May 5, 1881,	do.
299	Do.	Excelsior Building and Loan,	Mar. 24, 1886,	do.
300	Do.	Fame Loan and Building,	May 10, 1897,	do.
301	Do.	Fidelity Building, Loan and Savings,	June 28, 1884,	do.
302	Do.	Franklin Loan and Building,	Mar. 23, 1882,	do.
303	Do.	Germania Building and Savings, No. 2,	Nov. 5, 1883,	do.
304	Do.	Hope Building and Loan,	July 18, 1884,	do.
305	Do.	Independent Building and Loan,	Dec. 17, 1889,	do.
306	Do.	Jefferson Loan and Building,	April 1, 1886,	do.
307	Do.	Juniata Building and Loan,	July 7, 1892,	do.
308	Do.	Keystone Building and Loan,	Feb. 9, 1878,	do.
309	Do.	Logan Loan and Building,	Mar. 1, 1877,	do.
310	Do.	Mutual Building and Loan,	Nov. 19, 1888,	do.
311	Do.	Penn Building and Loan, No. 2,	Jan. 2, 1892,	do.
312	Do.	Pennsylvania Building and Loan,	Feb. 20, 1892,	do.
313	Do.	People's Building and Loan,	Feb. 7, 1885,	do.
314	Do.	Provident Building and Loan,	July 8, 1887,	do.
315	Do.	Security Building and Loan,	Dec. 5, 1885,	do.
316	Do.	Standard Building and Loan,	Dec. 13, 1887,	do.
317	Do.	Teutonia Loan and Building,	July 12, 1886,	do.
318	Do.	Vigilant Building and Loan,	Nov. 28, 1888,	do.

Description of Associations.—Continued.

Permanent, terminating, or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Terminating, . .	a	a	700	95	837½	205½	1,043	\$500	\$2 00	284
do.	192	56	248	60	914	361	1,275	300	1 00	285
do.	a	a	876	30	2,412½	87½	2,500	200	1 00	286
do.	a	a	538	39	1,585½	147	1,732½	300	1 00	287
do.	291	103	394	14	2,249	30	2,279	200	1 00	288
do.	296	107	403	12	2,436½	22½	2,459	200	1 00	289
do.	a	a	482	86	489½	202	691½	200	1 00	290
do.	69	23	92	8	470	30	500	200	1 00	291
Serial,	122	58	180	36	897½	144½	1,042	200	1 00	292
do.	a	a	218	48	1,180	284	1,464	200	1 00	293
do.	a	a	167	26	993	134	1,127	200	1 00	294
do.	a	a	255	94	1,264	535	1,799	200	1 00	295
do.	151	44	195	33	1,068	161	1,229	200	1 00	296
do.	a	a	190	55	1,020	386	1,406	200	1 00	297
do.	a	a	616	360	2,351½	2,121	4,472½	200	1 00	298
do.	221	26	247	100	1,294½	679	1,973½	200	1 00	299
do.	231	81	312	91	1,443	627	2,070	200	1 00	300
do.	471	116	587	287	2,589	2,217	4,806	200	1 00	301
do.	559	146	705	422	1,183½	1,976½	3,160	200	1 00	302
Terminating, . .	152	30	182	162	214	787	1,001	200	1 00	303
Serial,	a	a	386	202	1,617	1,423	3,040	200	1 00	304
do.	99	11	110	23	720	112	832	200	1 00	305
do.	182	62	244	86	1,026	590½	1,616½	200	1 00	306
do.	183	21	204	21	976	66	1,042	200	1 00	307
do.	457	70	527	306	2,095	1,871½	3,966½	200	1 00	308
do.	508	94	602	293	2,512	2,047	4,559	200	1 00	309
do.	150	43	193	47	1,196½	261½	1,458	200	1 00	310
do.	134	22	156	26	995	68	1,063	200	1 00	311
Permanent, . . .	a	a	548	47	b 3,931	c 325	4,256	100	60	312
Serial,	333	140	473	220	2,238	1,383	3,671	200	1 00	313
do.	a	a	295	98	1,714	614	2,328	200	1 00	314
do.	a	a	370	128	1,725	955	2,680	200	1 00	315
do.	154	41	195	53	1,090½	317	1,407½	200	1 00	316
do.	a	a	353	128	1,710	650	2,360	200	1 00	317
do.	a	a	180	35	926	183	1,109	200	1 00	318

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE I—Name, Locality and

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Blair County—Concluded.</i>			
319	Altoona,	Washington Loan and Building, No. 2,	April 5, 1889,	Local.
320	Do.	Workingmen's Building and Loan,	May 31, 1883,	do.
321	Bellwood,	Bellwood Mutual Building and Loan,	Jan. 22, 1892,	do.
322	Duncansville,	Duncansville Building and Loan,	Dec. 1887,	do.
323	Tyrone,	Central Building and Loan,	July 10, 1886,	do.
324	Do.	Improvement Building and Loan,	Sept. 24, 1890,	do.
325	Do.	Tyrone Building and Loan, No. 3,	May 19, 1887,	do.
	<i>Bradford County.</i>			
326	Athens,	Athens Building, Loan and Savings,	Oct. 4, 1887,	do.
327	Sayre,	Sayre Building and Loan,	June 1, 1885,	do.
	<i>Bucks County.</i>			
328	Bristol,	Bristol Building,	Dec. 3, 1886,	do.
329	Do.	Fidelity Building,	Jan. 12, 1885,	do.
330	Do.	Merchants' and Mechanics' Building,	Nov. 3, 1885,	do.
331	Do.	Union Building and Loan Company,	May 11, 1874,	do.
332	Langhorne,	Langhorne Building and Loan,	Aug. 10, 1891,	do.
333	Morrisville,	Mechanics' Mutual Loan and Building,	Sept. 26, 1888,	do.
334	New Hope,	New Hope Building and Loan,	July 16, 1880,	do.
335	Newportville,	Benevolent Building and Savings Fund,	June 2, 1885,	do.
336	Newtown,	Newtown Building and Loan,	June 1, 1888,	do.
337	Quakertown,	Quakertown Building and Loan,	Aug. 3, 1886,	do.
338	Do.	Workingman's Building,	Apr. 11, 1882,	do.
339	Riegelsville,	Riegelsville Building and Loan,	Jan. 1, 1876,	do.
340	Tullytown,	William Penn Mutual Loan and Building,	Aug. 17, 1884,	do.
341	Yardley,	Yardley Building and Loan,	a	do.
	<i>Butler County.</i>			
342	Butler,	Citizens' Building and Loan, 1st series,	Mar. 1, 1890,	do.
343	Do.	Citizens' Building and Loan, 2d series,	Jan. 3, 1891,	do.
344	Do.	Citizens' Building and Loan, 3d series,	Jan. 2, 1892,	do.
345	. . . . .	. . . . .	Mar. 30, 1886,	do.
346	Do.	Mechanics' Building and Loan,	Feb. 1, 1890,	do.
347	Do.	People's Building and Loan,	Feb. 5, 1887,	do.
348	Do.	Workingmen's Building and Loan, 1st series,	Feb. 5, 1892,	do.
349	Do.	Workingmen's Equit'e Building and Loan, series B,	Feb. 12, 1888,	do.
350	Do.	Workingmen's Equit'e Building and Loan, series C,	Dec. 24, 1889,	do.
351	Do.	Workingmen's Equit'e Building and Loan, series D,	Feb. 18, 1890,	do.

Description of Associations.—Continued.

Permanent, terminating, or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	243	65	1,306	266½	1,572½	\$200	\$1 00	319
do.	a	a	483	215	1,751½	1.110	2,861½	200	1 00	320
do.	a	a	90	12	342½	33½	376	200	1 00	321
do.	108	41	149	42	568½	170	738½	200	1 00	322
Terminating, . .	161	34	195	128	b 551	c 737	1,288	200	1 00	323
Serial,	275	77	352	83	2,019	433	2,452	200	1 00	324
Terminating, . .	174	57	231	125	741	773	1,514	200	1 00	325
Serial,	193	49	242	36	389	186	575	200	1 00	326
do.	145	73	218	93	908	464	1,372	200	1 00	327
do.	144	77	221	69	631	331	962	200	1 00	328
do.	155	56	211	82	536	382	918	200	1 00	329
do.	121	99	220	57	759	303	1,062	200	1 00	330
do.	152	67	219	41	742	216½	958½	200	1 00	331
do.	120	37	157	19	881	119	1,000	100	50	332
do.	112	35	147	33	544½	149½	694	200	1 00	333
do.	239	51	290	66	485	475	960	100	1 00	334
do.	a	a	101	36	232	160	392	200	1 00	335
do.	97	58	155	30	414	91	505	200	1 00	336
do.	192	39	231	65	839½	229½	1,069	200	1 00	337
Terminating, . .	35	7	42	42	12	271	283	200	1 00	338
Serial,	90	15	105	47	201	202	403	200	1 00	339
do.	a	a	177	55	581½	310½	892	200	1 00	340
do.	54	22	76	29	231	96	327	200	1 00	341
Terminating, . .	87	33	120	45	472	389	861	100	25	342
do.	85	15	100	40	597½	209½	789	100	25	343
do.	77	23	100	25	753½	83½	837	100	25	344
Serial,	a	a	38	23	133	203	336	100	25	345
do.	123	45	168	43	362	218	580	100	25	346
Terminating, . .	6	4	10		8	30	48	100	25	347
do.	a	a	140	19	1,246	204	1,450	100	25	348
do.	51	14	65		96	392	488	100	25	349
do.	77	20	97	34	539	431	970	100	25	350
do.	80	24	104	47	441	336	777	100	25	351

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Cambria County.</i>			
352	Conemaugh, . . .	Conemaugh Building and Loan,	Oct. 25, 1889,	Local,
353	Ebensburg,	Ebensburg Building and Loan,	May 23, 1892.	do.
354	Gallitzin,	Gallitzin Building and Loan,	Nov. 29, 1886,	do.
355	Johnstown,	Cambria Building and Loan,	June 1, 1886,	do.
356	Do.	German Loan, Building and Savings,	Aug. 9, 1882,	do.
357	Do.	Johnstown Building and Loan,	Dec. 11, 1871,	do.
358	Do.	Keystone Building and Loan,	May 20, 1888,	do.
359	Do.	Morrelville Building and Loan,	Aug. 17, 1891,	do.
360	Do.	Moxham Building and Loan,	Apr. 21, 1890,	do.
361	Do.	People's Building and Loan,	Mar. 18, 1889,	do.
362	Lilly,	Lilly Building and Loan,	Sept. 3, 1891,	do.
	<i>Carbon County.</i>			
363	East Mauch Chunk,	Keystone Loan and Building,	Jan. 25, 1884,	do.
364	Do.	Progressive Building and Loan,	Dec. 24, 1891,	do.
365	Lansford,	Lansford Building and Loan, No. 2,	Mar. 24, 1887,	do.
366	Leighton,	Enterprise Building and Loan,	Mar. 24, 1884,	do.
367	Do.	Enterprise Building and Loan, No. 2, 1st series, .	Mar. 5, 1889,	do.
368	Do.	Enterprise Building and Loan, No. 2, 2d series, .	Mar. 5, 1889,	do.
369	Mauch Chunk, . . .	Equitable Building and Loan,	Sept. 9, 1891,	do.
370	Do.	J. H. Wilhelm Building and Loan,	Oct. 5, 1891,	do.
371	Do.	Mauch Chunk Home Building and Loan,	Jan. 1, 1889,	do.
372	Do.	Union Building, Loan and Savings,	Mar. 31, 1884,	do.
373	Nesquehoning, . . .	Nesquehoning Building and Loan,	Oct. 1, 1889,	do.
374	Summit Hill, . . .	Summit Hill Building and Loan,	Oct. 5, 1886,	do.
375	Weatherly,	Anthracite Building and Loan,	Jan. 1, 1883,	do.
	<i>Center County.</i>			
376	Phillipsburg, . . .	Phillipsburg Building and Loan,	Sept. 23, 1889,	do.
	<i>Chester County.</i>			
377	Avondale,	London Grove Building,	Feb. 6, 1869,	do.
378	Berwyn,	Berwyn Building and Loan,	Nov. 9, 1877,	do.
379	Coatesville,	Coatesville Building and Loan,	Mar. 1, 1887,	do.
380	Do.	Home Building and Loan,	Feb. 1, 1892,	do.
381	Downingtown, . . .	Brandywine Building and Loan,	July 18, 1887,	do.
382	Kennett Square, . .	Kennett Square Building and Loan,	Sept. — 1883,	do.
383	Landenburg,	Landenburg Building,	Mar. 3, 1873,	do.
384	Malvern,	Malvern and Duffryn Mawr Building and Loan, . .	Jan. 9, 1888,	do.

Description of Associations—Continued.

Permanent, term- inating, or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	191	60	708	169	877	\$200	\$1 00	352
do.	104	37	141	20	556½	63	619½	200	1 00	353
do.	365	85	450	240	1,117	652	1,769	200	1 00	354
do.	688	184	872	265	b 2,832	c 770½	3,602½	200	1 00	355
Terminating, . .	a	a	362	95	884	648	1,532	200	1 00	356
Serial,	818	195	1,013	461	b 3,313½	c 1,439½	4,753½	200	1 00	357
do.	a	a	270	80	983½	294½	1,278	200	1 00	358
do.	151	32	183	27	721	123½	844½	200	1 00	359
do.	152	40	192	55	972	265	1,237	200	1 00	360
do.	356	89	445	88	1,511	435½	1,946½	200	1 00	361
do.	72	15	87	17	312	25½	337½	200	1 00	362
Terminating, . .	107	20	127	a	183	455	638	200	1 00	363
Serial,	177	58	235	24	1,377	123	1,500	200	1 00	364
Terminating, . .	a	a	250	97	552	393	945	200	1 00	365
do.	325	51	376	151	b 465	c 559	1,024	200	1 00	366
do.	153	62	215	65	839	348	1,187	200	1 00	367
do.	56	69	125	20	1,085	115	1,200	200	1 00	368
do.	184	96	280	35	1,362	131	1,493	200	1 00	369
do.	177	35	152	10	933	67	1,000	200	1 00	370
do.	167	63	230	75	975	295	1,270	200	1 00	371
do.	a	a	180	140	298	518	816	200	1 00	372
do.	a	a	127	36	682	168	850	200	1 00	373
do.	a	a	130	68	294	245	539	200	1 00	374
Serial,	485	100	585	406	1,415½	1,174½	2,590	200	1 00	375
Permanent, . . .	137	38	175	59	810	140	950	200	25	376
Serial,	168	67	235	83	720	438	1,158	200	1 00	377
do.	158	109	267	62	826½	360	1,186½	200	1 00	378
do.	177	80	257	83	942	495	1,437	200	1 00	379
do.	a	a	188	15	1,355½	156½	1,512	100	50	380
do.	149	42	191	43	840½	296	1,136½	200	1 00	381
do.	170	60	230	76	612	419	1,031	200	1 00	382
do.	50	18	68	42	247	171	418	200	d 1 00	383
do.	124	57	181	42	746½	198	944½	200	1 00	384

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

d And twenty-five cents additional per annum.

TABLE I—Name, Locality and

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Chester County— Concluded.</i>			
385	Oxford,	Oxford Building and Loan,	Apr. 5, 1887,	Local,
386	Parkersburg, . . .	Parkesburg Building and Loan,	May 21, 1887,	do.
387	Phoenixville, . . .	Phoenix Building,	Mar. 12, 1880,	do.
388	West Chester, . . .	West Chester Building and Loan,	Jan. 10, 1870,	do.
	<i>Clearfield County.</i>			
389	DuBois,	Mutual Building and Loan,	Aug. 23, 1886,	do.
	<i>Columbia County.</i>			
390	Bloomsburg, . . .	Industrial Building and Loan,	Nov. 27, 1891,	do.
391	Centralia,	Citizens' Building and Loan,	Apr. 29, 1880,	do.
	<i>Cumberland County.</i>			
392	Carlisle,	Carlisle Building and Loan, No. 2,	June 6, 1887,	do.
393	Do.	Mechanics' Building and Loan,	Jan. 5, 1891,	do.
394	Mechanicsburg, . .	Mechanicsburg Building and Loan,	June 12, 1887,	do.
395	New Cumberland,	New Cumberland Building and Loan, No. 1,	July 4, 1887,	do.
396	do.	New Cumberland Building and Loan, No. 2,	July 11, 1887,	do.
	<i>Dauphin County.</i>			
397	Harrisburg, . . .	American Building and Loan,	Feb. 2, 1889,	do.
398	Do.	Central Building and Loan, No. 2,	Apr. 6, 1891,	do.
399	Do.	Citizens' Building and Loan, No. 1,	Jan. 31, 1887,	do.
400	Do.	Citizens' Building and Loan, No. 2,	Oct. 24, 1889,	do.
401	Do.	Columbia Building and Loan,	Mar. 4, 1885,	do.
402	Do.	Commonwealth Building and Loan,	Feb. 16, 1891,	do.
403	Do.	Dauphin Centennial Building and Loan, No. 1, . .	July 20, 1885,	do.
404	Do.	Dauphin Centennial Building and Loan, No. 2, . .	July 1, 1889,	do.
405	Do.	East Harrisburg Building and Loan,	Sept. 30, 1887,	do.
406	Do.	Eintracht Building and Savings, No. 1,	Mar. 30, 1888,	do.
407	Do.	Eintracht Building and Savings, No. 2,	Apr. 1, 1890,	do.
408	Do.	Franklin Building and Loan,	Sept. 10, 1887,	do.
409	Do.	Friendship Building and Loan, No. 1,	Nov. 1, 1888,	do.
410	Do.	Friendship Building and Loan, No. 2,	Apr. 1, 1891,	do.
411	Do.	German National Building and Loan,	Mar. 8, 1888,	do.
412	Do.	Germania Building and Loan,	June 27, 1884,	do.
413	Do.	Harris Building and Loan,	Apr. 10, 1886,	do.
414	Do.	Harrisburg Building and Loan, No. 1,	June 6, 1884,	do.
415	Do.	Harrisburg Building and Loan, No. 2,	July 1, 1890,	do.
416	Do.	Keystone Loan, No. 2,	Apr. 8, 1886,	do.
417	Do.	Mount Pleasant Building and Loan,	June 3, 1891,	do.

Description of Associations—Continued.

Permanent, terminating, or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	146	53	529	347	876	\$200	\$1 00	385
do.	a	a	234	75	793	388½	1,181½	200	1 00	386
do.	179	82	261	62	1,223½	336½	1,559½	200	1 00	387
do.	a	a	683	196	2,382	750	3,132	200	1 00	388
do.	a	a	322	156	1,606	541	2,147	200	1 00	389
do.	67	18	85	10	654	45	699	200	1 00	390
do.	a	a	900	533	606	728	1,334	200	1 00	391
Terminating, . .	227	54	281	129	684	443	1,127	200	25	392
do.	362	154	516	58	1,823	159	1,982	200	25	393
do.	131	52	183	120	384	510	894	150	25	394
do.	72	21	93	36	275	493	768	200	25	395
Serial,	93	20	113	59	275	442	717	160	25	396
Terminating, . .	a	a	224	85	735	429	1,164	200	25	397
do.	a	a	465	23	2,288	212	2,500	200	25	398
do.	a	a	240	62	505	360	865	200	25	399
do.	a	a	189	49	1,033	339	1,372	200	25	400
do.	a	a	79	45	116	314	430	200	25	401
Serial,	a	a	94	6	420	34	454	200	25	402
Terminating, . .	a	a	53	19	52	75	127	200	25	403
do.	a	a	131	31	323	157	480	200	25	404
Serial,	a	a	475	117	1,728	668	2,396	200	25	405
Terminating, . .	a	a	212	58	698	348	1,046	200	25	406
do.	a	a	254	25	666	138	804	200	25	407
Serial,	290	204	494	91	2,376	548	2,924	200	1 00	408
Terminating, . .	a	a	246	64	485	360	845	200	25	409
do.	a	a	429	27	1,259	190	1,449	200	25	410
do.	223	156	378	60	839	528	1,367	200	25	411
do.	a	a	61	53	19	278	297	200	25	412
Serial,	a	a	247	65	1,067	626½	1,693½	200	1 00	413
Terminating, . .	a	a	59	53	37	298	335	200	25	414
do.	a	a	180	37	899	348	1,247	200	25	415
do.	154	84	238	56	505	771	1,276	200	25	416
Serial,	a	a	66	5	264½	21½	286	200	25	417

a Not reported.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Dauphin County— Concluded.</i>			
418	Harrisburg,	National Savings, Building and Loan,	Feb. 24, 1890,	Local.
419	Do. . . . .	. . . . .	Dec. 1, 1889,	do.
420	Do.	Safe Deposit Building and Loan,	Apr. 1, 1892,	do.
421	Do.	State Savings and Loan,	Oct. 6, 1890,	do.
422	Do.	Teutonia Building and Loan, No. 3,	Apr. 2, 1891,	do.
423	Do.	Union Building and Loan,	Apr. 30, 1890,	do.
424	Do.	Washington Building and Loan, No. 2,	Apr. 5, 1886,	do.
425	Do.	West Harrisburg Building and Loan, No. 1,	June 3, 1886,	do.
426	Do.	West Harrisburg Building and Loan, No. 2,	Sept. 2, 1887,	do.
427	Do.	West Harrisburg Building and Loan, No. 3,	June 3, 1891,	do.
428	Do.	William Penn Building and Loan,	May 12, 1888,	do.
429	Middletown, . . .	Londonderry Building and Loan, first series, . . .	June 24, 1887,	do.
430	Do.	Londonderry Building and Loan, second series, . .	Aug. 25, 1891,	do.
431	Do.	Middletown Building and Loan,	Nov. 22, 1881,	do.
432	Steelton,	Citizens' Building and Loan,	Apr. 26, 1886,	do.
433	Do.	Felton Building and Loan,	Mar. 22, 1887,	do.
434	Do.	Peoples' Building and Loan,	Feb. 23, 1892,	do.
435	Do.	Steelton Building and Loan, No. 2,	Mar. 5, 1892,	do.
436	Do.	Steel Workers' Building and Loan,	Feb. 26, 1890,	do.
	<i>Delaware County.</i>			
437	Chester,	Chester and Upland Building,	Oct. 13, 1873,	do.
438	Do.	Chester Building,	Dec. 2, 1873,	do.
439	Do.	Excelsior Savings Fund,	Oct. 16, 1886,	do.
440	Do.	Franklin Building and Loan,	May 25, 1885,	do.
441	Do.	Industrial Building and Loan,	June 10, 1884,	do.
442	Do.	Keystone Building and Loan,	May 27, 1882,	do.
443	Do.	Pennsylvania Savings, Loan and Building,	Nov. 7, 1889,	do.
444	Do.	People's Building and Loan,	May 26, 1883,	do.
445	Do.	Provident Building and Loan,	Oct. 20, 1883,	do.
446	Do.	Union Building and Loan,	Sept. 11, 1890,	do.
447	Clifton Heights, .	Clifton Heights Building and Loan,	June 23, 1870,	do.
448	Collingdale, . . .	Home Building and Loan,	Feb. 1, 1890,	do.
449	Darby,	Sharon Building,	July 23, 1876,	do.
450	Fernwood,	Fernwood Building,	Feb. 24, 1873,	do.
451	Garrettford,	Upper Darby Building and Loan,	July 23, 1863,	do.
452	Lansdowne,	Lansdowne Building and Loan,	Dec. 17, 1888,	do.
453	Lenni Mills, . . .	Central Loan and Savings,	Mar. 19, 1889,	do.

Description of Associations.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Terminating, . . .	a	a	60	7	218	52	270	\$200	\$1 00	418
Permanent, . . .	a	a	37	6	135	23	158	100	b 1 00	419
Serial,	262	103	365	a	a	a	1,871	200	25	420
do.	60	32	92	11	186	46	232	200	25	421
Terminating, . .	336	226	562	53	2,236	280	2,516	200	25	422
do.	a	a	265	85	1,426	265	1,691	200	25	423
do.	175	77	252	88	287	481	768	200	25	424
do.	a	a	50	22	106	190	296	200	25	425
do.	a	a	71	25	155	157	312	200	25	426
do.	a	a	174	39	881	176	1,057	200	25	427
do.	a	a	218	68	652	374	1,026	200	25	428
do.	45	6	51	26	121	105	226	200	1 00	429
do.	80	10	90	9	398	44	442	200	1 00	430
Serial,	287	80	367	138	1,539	655	2,194	200	1 00	431
Terminating, . .	59	15	74	34	191	194	385	200	25	432
do.	a	a	130	70	348	242	590	200	25	433
do.	185	66	251	22	1,182	138	1,320	200	25	434
do.	a	a	227	25	1,187	170	1,357	200	25	435
do.	a	a	420	65	1,234	259	1,493	200	25	436
Serial,	a	a	130	42	472	164½	636½	200	1 00	437
do.	131	131	262	10	905½	583½	1,489	200	1 00	438
do.	244	135	379	122	953	288½	1,241½	500	25	439
do.	101	29	130	30	500½	173½	673½	200	1 00	440
do.	109	48	157	64	521	412	933	200	1 00	441
do.	146	63	209	113	526½	842½	1,368½	200	1 00	442
do.	65	49	114	11	479½	69	548½	200	1 00	443
do.	a	a	142	83	419½	464	883½	200	1 00	444
do.	a	a	162	71	556½	364½	921½	200	1 00	445
do.	a	a	123	14	687½	110½	798	200	1 00	446
do.	a	a	231	78	1,036	601	1,637	200	1 00	447
do.	92	40	132	38	673½	236½	910	200	1 00	448
do.	161	56	217	112	1,105	880	1,985	200	1 00	449
do.	a	a	35	9	163	59½	222½	200	1 00	450
do.	83	31	114	51	372	275	647	200	1 00	451
do.	a	a	296	50	1,597½	278½	1,876	200	1 00	452
do.	a	a	73	12	375	88	463	200	1 00	453

a Not reported.

b And twenty-five cents additional quarterly.

TABLE I—Name, Locality and

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Delaware County— Concluded.</i>			
454	Linwood,	Linwood Building and Loan,	Apr. 3, 1886,	Local,
455	Media,	Media Loan and Savings, No. 2,	Apr. 19, 1869,	do.
456	Morton,	Folsom Building and Loan,	Jan. 18, 1889,	do.
457	Do.	Morton Building and Loan,	Oct. 5, 1885,	do.
458	Do.	Springfield Building and Loan,	Feb. 12, 1872,	do.
459	Rutledge,	Government Mutual Building and Loan,	Sept. 3, 1888,	do.
460	Do.	Rutledge Mutual Building and Loan,	Oct. 1, 1885,	do.
461	Thurlow,	Iron Workers' Building,	Nov. 29, 1879,	do.
462	Wayne,	Wayne Building and Loan,	Dec. 4, 1886,	do.
	<i>Elk County.</i>			
463	Johnsonburg, . . . . .	. . . . .	Feb. 27, 1891,	do.
464	Ridgway,	People's Building and Loan,	July 27, 1891,	do.
465	Do.	Ridgway Building and Loan,	Apr. 24, 1891,	do.
	<i>Erie County.</i>			
466	Erie,	Mutual Building and Loan,	Jan. 1, 1888,	do.
467	Do.	Workingman's Building and Loan,	July 10, 1876,	do.
	<i>Fayette County.</i>			
468	Connellsville,	People's Building and Loan,	Oct. 6, 1890,	do.
469	Uniontown,	United States Excelsior Building and Loan,	Feb. 18, 1892,	do.
	<i>Franklin County.</i>			
470	Chambersburg,	Franklin Building and Loan,	July 6, 1886,	do.
471	Do.	Mechanics Building and Loan,	Apr. 29, 1890,	do.
	<i>Greene County.</i>			
472	Waynesburg,	Citizen's Building and Loan,	July 7, 1890,	do.
473	Do.	Waynesburg Building and Loan,	May 7, 1888,	do.
	<i>Indiana County.</i>			
474	Blairsville,	Conemaugh Building and Loan,	June 17, 1880,	do.
475	Do.	Home Building and Loan,	Feb. 16, 1891,	do.
476	Saltsburg,	Kiskiminetas Building and Loan,	Oct. 1, 1890,	do.
	<i>Jefferson County.</i>			
477	Big Run,	Big Run Building and Loan,	Mar. 18, 1890,	do.
478	Brockwayville,	Brockwayville Building and Loan,	Feb. 17, 1890,	do.
479	Punxsutawney,	Home Building and Loan,	Oct. 6, 1890,	do.
480	Do.	Mahoning Building and Loan,	May 2, 1892,	do.
481	Do.	Punxsutawney Mutual Building and Loan,	Apr. 9, 1885,	do.
482	Reynoldsville,	Reynoldsville Building and Loan,	Apr. 21, 1890,	do.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	54	15	69	22	308½	70½	379	\$200	\$1 00	454
do.	264	139	403	207	1,622½	826½	2,448½	200	1 00	455
do.	97	32	129	37	431½	162½	593½	200	1 00	456
do.	a	a	327	104	964½	510½	1,474½	200	1 00	457
do.	170	88	258	73	773½	328½	1,102½	200	1 00	458
do.	a	a	12	6	279	103	382	50	10	459
do.	a	a	368	a	b 1,469½	c 736½	2,206	200	1 00	460
do.	110	33	143	59	b 573½	c 293½	867	200	1 00	461
do.	110	64	174	44	676	244	920	200	1 00	462
Permanent, . .	14	2	16	4	53	39	92	100	a 1 00	463
Serial,	158	25	183	36	1,229	164	1,393	200	1 00	464
do.	161	33	194	28	1,098	115	1,213	200	1 00	465
do.	156	. . . .	156	40	578	155	733	200	50	466
do.	239	48	287	32	1,208	183	1,391	200	1 00	467
do.	b	b	221	32	1,389	161	1,550	200	c 1 00	468
Terminating, . .	46	11	57	7	b	b	800	100	10	469
do.	116	20	136	82	232	299	531	250	50	470
Serial,	265	51	316	53	1,443	250	1,693	200	1 00	471
do.	b	b	214	46	726½	134½	861	200	1 00	472
do.	b	b	b	b	685½	311½	997	200	1 00	473
do.	258	57	315	200	800	566	1,366	200	1 00	474
do.	177	64	241	35	1,869	207	2,076	100	50	475
do.	62	17	79	14	317	54	371	200	1 00	476
do.	102	30	132	44	496	98	594	200	1 00	477
do.	b	b	73	24	261	37	298	200	1 00	478
do.	262	98	360	95	1,769	310	2,079	200	1 00	479
do.	127	52	179	54	795	163	958	200	1 00	480
do.	910	324	1,234	592	3,472	1,521	4,993	200	1 00	481
do.	178	136	314	111	1,868	383	2,251	200	1 00	482

a And twenty-five cents additional quarterly.

b Not reported.

c And twenty-five cents additional per annum.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Juniata County.</i>			
483	Mifflintown.	Fermanaugh Building and Loan.	Apr. 8, 1879,	Local.
	<i>Lackawanna County.</i>			
484	Duomore,	Dunmore Building and Loan,	Jan. 9, 1891,	do.
485	Scranton,	Anthracite Building and Loan,	Sept. 23, 1890,	do.
486	Do.	Commonwealth Building and Loan,	Apr. 20, 1891,	do.
487	Do.	Electric Building and Loan,	June 1, 1889,	do.
488	Do.	Equitable Building and Loan,	Nov. 1, 1885,	do.
489	Do.	German Building,	June 1, 1886,	do.
490	Do.	German Building, No. 6,	Aug. 1, 1890,	do.
491	Do.	Germania Building and Loan,	June 7, 1886,	do.
492	Do.	Harmony Building and Loan, No. 2,	Feb. 26, 1891,	do.
493	Do.	Home Building and Loan,	May 1, 1892,	do.
494	Do.	Industrial Building and Loan,	June 6, 1892,	do.
495	Do.	Lackawanna Building and Loan,	July 17, 1890,	do.
496	Do.	Meadow Brook Building and Loan,	Nov. 26, 1888,	do.
497	Do.	Schiller Building and Loan,	June 26, 1886,	do.
498	Do.	Suburban Building and Loan,	Oct. 1, 1887,	do.
499	Do.	West Side Building and Loan,	Aug. 21, 1888,	do.
500	Taylor,	German Building and Loan,	Jan. 20, 1890,	do.
501	Do.	Taylorville Building and Loan,	Apr. 1, 1888,	do.
	<i>Lancaster County.</i>			
502	Christiana,	Christiana Building and Loan,	July 23, 1890,	do.
503	Columbia,	Columbia Building No. 1,	Nov. 19, 1885,	do.
504	Do.	Columbia Building No. 2,	Nov. 28, 1889,	do.
505	Do.	Saint Joseph Building No. 2,	Mar. 6, 1889,	do.
506	Lancaster,	American Mechanics Building and Loan,	Dec. 26, 1868,	do.
507	Do.	Home Building and Loan,	Sept. 19, 1888,	do.
508	Do.	People's Building, Loan and Deposit Company,	June 12, 1875,	do.
509	Do.	Union Building and Loan,	Apr. 30, 1875,	do.
510	Do.	West End Building and Loan,	Mar. 16, 1886,	do.
	<i>Lawrence County.</i>			
511	New Castle,	New Castle Mutual Building and Loan,	Sept. 29, 1887,	do.
512	Do.	People's Mutual Building and Loan,	July 24, 1887,	do.
513	Do.	United States Excelsior Building and Loan No. 1,	May 13, 1892,	do.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	160	50	210	55	776	443	1,219	\$200	\$1 00	483
Terminating, . .	a	a	126	17	619	46	665	200	1 00	484
do. . .	250	35	285	95	1,720	345	2,065	200	1 00	485
do. . .	186	37	223	26	1,168	121	1,289	200	1 00	486
Serial,	21	4	25	6	136	23	159	200	1 00	487
Terminating, . .	484	211	695	139	b 725	c 804	1,529	200	1 00	488
do. . .	335	90	425	303	b 1,335	c 1,018	2,353	200	1 00	489
do. . .	320	101	421	174	1,913	582	2,495	200	1 00	490
do. . .	338	47	385	275	875	1,031	1,906	200	1 00	491
do. . .	a	a	a	a	1,414	173	1,587	200	1 00	492
do. . .	a	a	a	a	1,581	129	1,710	200	1 00	493
do. . .	270	30	300	20	1,966	204	2,170	200	1 00	494
do. . .	a	a	469	86	1,957	498	2,455	200	1 00	495
do. . .	363	63	426	115	820	727	1,547	200	1 00	496
do. . .	a	a	376	240	1,034	1,162	2,196	200	1 00	497
Serial,	458	113	571	178	1,164	567	1,731	200	1 00	498
Terminating, . .	137	13	150	41	382½	172	554½	200	1 00	499
do. . .	80	6	86	9	162	22	184	100	50	500
do. . .	195	30	225	148	682	417	1,099	200	1 00	501
Serial,	a	a	117	14	338	105	443	200	1 00	502
Terminating, . .	a	a	227	157	411	836	1,247	150	1 00	503
do. . .	a	a	184	39	565	266	831	150	1 00	504
do. . .	a	a	241	91	700	470	1,170	150	1 00	505
Serial,	a	a	479	127	b 1,998½	c 536½	2,534½	200	1 00	506
do.	536	97	633	89	1,861	472	2,333	200	1 00	507
do.	437	227	664	219	1,142½	490½	1,633	400	2 00	508
do.	590	360	950	201	3,052	679	3,731	200	1 00	509
do.	179	56	235	61	995½	392½	1,388	200	1 00	510
do.	a	a	366	140	1,673½	740½	2,414	200	1 00	511
do.	256	30	286	101	1,192½	607½	1,800	200	1 00	512
do.	43	7	50	8	503½	61½	565	100	10	513

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Lebanon County.</i>			
514	Lebanon,	Economy Building and Loan,	Aug. 13, 1890,	Local.
515	Do.	Fidelity Building and Loan,	May 11, 1886,	do.
516	Do.	Homestead Building and Savings,	Dec. 14, 1882,	do.
517	Do.	People's Building and Loan,	Dec. 4, 1876,	do.
	<i>Lehigh County.</i>			
518	Allentown,	Mechanics' Loan and Building,	Mar. 7, 1892,	do.
519	Do.	Mutual Loan and Building,	Oct. 27, 1888,	do.
520	Do.	Pennsylvania Loan and Building,	Oct. 28, 1891,	do.
521	Do.	Security Building,	Jan. 10, 1883,	do.
522	Catasauqua,	Catasauqua Building and Loan,	Jan. 7, 1890,	do.
523	Do.	Home Building,	Mar. 4, 1887,	do.
524	Slatington,	Excelsior Building and Loan,	May 10, 1887,	do.
525	Do.	Keystone Building and Loan,	Aug. 1, 1890,	do.
	<i>Luzerne County.</i>			
526	Hazleton,	Middle Coal Field Building and Loan,	Oct. 16, 1889,	do.
527	Wilkes-Barre,	Keystone Building and Loan,	Sept. 30, 1887,	do.
	<i>Lycoming County.</i>			
528	Hughsville,	Hughsville Building and Loan,	Jan. 28, 1892,	do.
529	Jersey Shore,	Provident Building and Loan,	Feb. 16, 1889,	do.
530	Williamsport,	German Building,	Apr. 25, 1867,	do.
531	Do.	West Branch Building and Loan,	Aug. 5, 1886,	do.
	<i>Mercer County.</i>			
532	Sharon,	Sharon Building and Loan,	Oct. 3, 1889,	do.
	<i>Monroe County.</i>			
533	Stroudsburg,	Commonwealth Building and Loan,	May 1, 1878,	do.
	<i>Montgomery County.</i>			
534	Bryn Mawr,	Bryn Mawr Loan and Building,	Feb. 18, 1874,	do.
535	Cheltenham,	Cheltenham Building No. 2,	Jan. 11, 1865,	do.
536	Conshohocken,	Home Savings Fund and Loan,	Aug. 3, 1882,	do.
537	Do.	Welcome Savings Fund and Loan,	July 7, 1884,	do.
538	Hatboro,	Hatboro Building and Loan,	June 14, 1866,	do.
539	Huntingdon Valley,	Huntingdon Valley Building,	June 7, 1871,	do.
540	Jenkintown,	Abington Building,	Nov. 14, 1870,	do.
541	Do.	Jenkintown Building,	Sept. 26, 1878,	do.
542	Norristown,	National Savings Fund and Loan No. 2,	Nov. — 1863,	do.
543	Do.	Star Loan,	Mar. 26, 1880,	do.
544	Do.	West Norristown Building and Loan,	Nov. 29, 1886,	do.
545	Pottstown,	Guardian Building and Loan,	May 20, 1888,	.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	187	67	254	56	1,225	206	1,431	\$200	\$1 00	514
do.	292	65	357	128	1,251	545	1,796	200	1 00	515
do.	418	142	560	293	2,048	1,253	3,301	200	1 00	516
do.	a	a	567	396	2,371	2,042	4,413	200	1 00	517
do.	a	a	167	13	844	58	902	200	1 00	518
do.	350	100	450	53	2,497	493	2,990	200	1 00	519
do.	a	a	256	18	1,937	137	2,074	100	50	520
do.	225	127	452	90	2,003½	578¼	2,582	200	1 00	521
do.	a	a	125	22	513½	108¾	621½	200	1 00	522
do.	a	a	420	76	1,251½	422	1,673½	200	1 00	523
Terminating, . .	a	a	110	64	264	373	637	200	1 00	524
do.	a	a	130	35	574	132	706	200	1 00	525
Serial,	a	a	279	45	1,271	229	1,500	200	1 00	526
do.	a	a	225	72	962	458	1,420	200	1 00	527
do.	62	24	86	15	304½	31	335½	200	1 00	528
do.	a	a	119	29	463	102	565	200	1 00	529
do.	105	42	147	54	459¼	139½	599	200	1 00	530
do.	164	40	204	51	638	215	853	200	2 00	531
do.	a	a	302	124	a	a	2,450	200	1 00	532
do.	197	37	234	52	785	534	1,319	200	1 00	533
do.	182	92	274	100	1,255	925	2,180	200	1 00	534
do.	a	a	160	47	1,191¼	511¼	1,703½	100	50	535
Terminating, . .	a	a	94	54	280½	239½	520	200	1 00	536
do.	a	a	45	25	120½	161	281½	200	1 00	537
Serial,	148	42	190	77	779	395	1,174	100	50	538
do.	138	38	176	a	545	846	1,391	200	50	539
do.	a	a	100	43	577¼	374½	952	100	50	540
do.	a	a	315	116	1,392	698	2,090	200	1 00	541
do.	a	a	162	38	553¼	188¼	742	200	1 00	542
do.	a	a	220	50	832¾	447¾	1,280	200	1 00	543
do.	147	64	211	28	1,009	163	1,172	200	1 00	544
Terminating, . .	a	a	496	146	1,654	926	2,580	200	1 00	545

a Not reported.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Montgomery County</i> <i>— Concluded.</i>			
546	Rosemont,	Rosemont Loan and Building,	Mar. 2, 1885,	Local.
547	West Conshohocken	Rising Sun Building and Loan,	Sept. 17, 1878,	do.
	<i>Northampton County.</i>			
548	Bethlehem,	Bethlehem Building and Loan,	Jan. 20, 1887,	do.
549	Easton,	Northampton County Building and Loan,	Mar. 15, 1892,	do.
550	Do.	West Ward Building,	May 6, 1873,	do.
551	Freemansburg, . .	Freemansburg Building and Loan,	Sept. 30, 1872,	do.
552	South Bethlehem,	Equitable Building and Loan,	Dec. 6, 1883,	do.
553	Do.	Industrial Building and Loan,	Dec. 4, 1890,	do.
554	Do.	South Bethlehem Building and Loan,	Dec. 16, 1886,	do.
	<i>Northumberland County.</i>			
555	Mount Carmel, . .	Anthracite Building and Loan,	May 26, 1882,	do.
556	Do.	Citizens' Building and Loan,	May 31, 1880,	do.
557	Sbamokin,	Home Building and Loan,	Feb. 28, 1888,	do.
558	Sunbury,	Susquehanna Building and Loan,	July 3, 1876,	do.
	<i>Philadelphia County.</i>			
559	Philadelphia, . . .	Acme Building and Loan,	May 6, 1890,	do.
560	Do.	Active Building and Loan,	Mar. 1883,	do.
561	Do.	Active Building No. 2,	Feb. 3, 1888,	do.
562	Do.	Adelphia Loan and Building,	Nov. 18, 1868,	do.
563	Do.	Alert Building,	May 1, 1889,	do.
564	Do.	Allegheny Avenue Building and Loan,	Feb. 10, 1871,	do.
565	Do.	Allegheny Building, No. 2,	Mar. 15, 1888,	do.
566	Do.	Allison Building and Loan,	June 25, 1872,	do.
567	Do.	Amber Building and Loan,	May —, 1876,	do.
568	Do.	American Enterprise Building and Loan,	May 12, 1890,	do.
569	Do.	American Instalment Building and Loan,	May 9, 1889,	do.
570	Do.	Anchor Building and Loan,	Feb. —, 1874,	do.
571	Do.	Annual Series Building and Loan,	Apr. 25, 1873,	do.
572	Do.	Anthracite Building and Loan,	— —, 1868,	do.
573	Do.	Aramingo Building and Loan,	July 20, 1892,	do.
574	Do.	Ark Building and Loan,	Feb. 29, 1876,	do.
575	Do.	Artisans Building and Loan, No. 1,	Dec. 16, 1869,	do.
576	Do.	Artisans Building and Loan, No. 2,	Feb. 8, 1873,	do.
577	Do.	Art Workers' Building and Loan,	Oct. 19, 1878,	do.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	538	41	1,908	690½	2,598½	\$200	\$1 00	546
do.	159	111	300	80	a	a	1,382½	200	1 00	547
Terminating, . .	a	a	125	37	b 319½	c 225½	545	200	1 00	548
Serial,	a	a	172	12	1,633	149½	1,782½	100	50	549
do.	a	a	317	127	2,852½	989	3,841½	200	1 00	550
do.	a	a	213	166	b 1,696	c 755	2,451	200	1 00	551
do.	a	a	232	76	619	530	1,149	200	1 00	552
Terminating, . .	a	a	268	26	744	143	887	200	1 00	553
Serial,	a	a	215	77	885	520	1,405	200	1 00	554
do.	509	264	773	259	2,742½	1,005	3,747½	200	1 00	555
do.	a	a	683	476	1,994½	1,418½	3,413	200	1 00	556
do.	240	81	321	93	1,015	341	1,356	200	1 00	557
do.	68	13	81	24	347	107	454	200	1 00	558
do.	a	a	a	19	955	224	1,179	200	1 00	559
do.	402	164	566	121	3,283½	733	4,016½	200	1 00	560
do.	182	98	280	72	1,980	311½	2,291½	200	1 00	561
do.	a	a	54	18	458½	198½	656½	200	1 00	562
do.	a	a	77	14	233½	122½	356	200	1 00	563
do.	314	92	406	114	2,098	946	3,044	200	1 00	564
do.	a	a	144	32	983	144	1,127	200	1 00	565
do.	20	5	25	8	121½	28½	150	200	1 00	566
do.	87	14	101	35	335	365	700	200	1 00	567
do.	a	a	152	39	1,341	172	1,513	200	1 00	568
do.	122	48	170	22	890¼	133¼	1,024	200	1 00	569
do.	143	76	219	81	1,105½	486½	1,591½	200	1 00	570
do.	a	a	78	18	289½	114	403½	200	1 00	571
do.	a	a	346	193	1,719	850½	2,569½	200	1 00	572
do.	a	a	110	4	766	22	788	200	1 00	573
do.	406	204	610	74	2,607½	1,395½	4,003	200	1 00	574
do.	a	a	357	69	1,630¼	380¼	2,011¼	200	1 00	575
do.	a	a	181	36	787½	262	1,049½	200	1 00	576
do.	251	57	308	82	1,439	522½	1,961½	200	1 00	577

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE I—Name, Locality and

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
478	Philadelphia, . . .	Ashland Building and Loan, No. 3,	May 11, 1886,	Local,
579	Do. . . .	Assistance Building and Loan, No. 1,	Sept.—, 1874,	do.
580	Do. . . .	Assistance Building and Loan, No. 2,	Dec. 1, 1883,	do.
581	Do. . . .	Assurance Building and Loan,	Sept. 29, 1887,	do.
582	Do. . . .	Atlas Building and Loan,	Apr. 15, 1889,	do.
583	Do. . . .	Bakers' Building and Loan,	Apr. 30, 1884,	do.
584	Do. . . .	Belgrade Building and Loan,	Feb. 4, 1889,	do.
585	Do. . . .	Bellevue Building and Loan,	July 3, 1872,	do.
586	Do. . . .	Belmont Building and Loan,	Dec. 2, 1888,	do.
587	Do. . . .	Belrose Building and Loan,	May 24, 1880,	do.
588	Do. . . .	Ben Franklin Building and Loan,	Mar. 6, 1872,	do.
589	Do. . . .	Berean Building and Loan,	Feb. 12, 1888,	do.
590	Do. . . .	Best Plan Building and Loan,	Mar. 4, 1889,	do.
591	Do. . . .	Bi-Centennial Building and Loan,	Jan. 1, 1883,	do.
592	Do. . . .	Bluecher Building, No. 3,	Jan. 1, 1879,	do.
593	Do. . . .	Bluecher Building, No. 4,	Sept. 27, 1879,	do.
594	Do. . . .	Bluecher Building, No. 5,	Mar. 1, 1881,	do.
595	Do. . . .	Borrowers' Building,	May 1, 1886,	do.
596	Do. . . .	Bouvier Building and Loan,	Sept. 9, 1889,	do.
597	Do. . . .	Bridesburg Building,	Oct. 28, 1868,	do.
598	Do. . . .	Bridesburg Perpetual Building,	Jan. 1, 1869,	do.
599	Do. . . .	Building and Loan, No. 90,	Apr. 19, 1888,	do.
600	Do. . . .	Building and Loan, No. 155,	Feb. 1, 1889,	do.
601	Do. . . .	Bulletin Building,	June—, 1881,	do.
602	Do. . . .	Bush Hill Building, No. 1,	Apr. 19, 1877,	do.
603	Do. . . .	Bush Hill Building, No. 2,	Jan. 5, 1869,	do.
604	Do. . . .	Bush Hill Building, No. 3,	Oct. 1, 1884,	do.
605	Do. . . .	Cable Building and Loan,	Aug. 1, 1877,	do.
606	Do. . . .	Cadwalader Building,	Dec. 1, 1884,	do.
607	Do. . . .	Caledonian Building, No. 2,	June 16, 1869,	do.
608	Do. . . .	Cannstatter Building,	Mar. 18, 1884,	do.
609	Do. . . .	Carpet and Hosiery Building and Loan,	Jan. 13, 1881,	do.
610	Do. . . .	Cedar Building,	Oct. 13, 1886,	do.
611	Do. . . .	Centennial Building and Loan,	Nov. 23, 1872,	do.
612	Do. . . .	Century Building and Loan,	Oct. 27, 1886,	do.
613	Do. . . .	Charles Carroll Building, No. 1,	Nov. 9, 1882,	do.
614	Do. . . .	Charles Carroll Building, No. 2,	Oct. 29, 1883,	do.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Terminating, . .	70	30	100	60	459½	353½	813½	\$200	\$1 00	578
Serial,	a	a	156	33	882½	167½	850	200	1 00	579
do.	a	a	187	35	501½	182	683½	200	1 00	580
do.	a	a	136	34	1,100½	251½	1,352	200	1 00	581
do.	a	a	134	33	1,045½	197½	1,243	200	1 00	582
do.	a	a	340	83	2,152	744	2,896	200	1 00	583
do.	112	26	138	21	724	121½	845½	200	1 00	584
do.	a	a	328	110	1,597½	639½	2,236½	200	1 00	585
do.	122	43	165	28	893	299	1,192	200	1 00	586
do.	a	a	174	53	917½	326½	1,244½	200	1 00	587
do.	a	a	101	19	473½	162½	636	200	1 00	588
do.	a	a	a	a	637½	136½	774½	200	1 00	589
do.	a	a	102	23	726½	76½	802½	200	1 00	590
do.	a	a	139	59	850	309	1,159	200	1 00	591
do.	106	31	137	29	507	209	716	200	1 00	592
do.	351	107	458	105	1,932½	916	2,848½	200	1 00	593
do.	174	51	225	78	960	518	1,478	200	1 00	594
do.	33	7	40	15	248	28	276	200	1 00	595
do.	66	19	85	18	606	46	712	200	1 00	596
do.	283	108	391	148	1,279	1,274	2,553	200	1 00	597
do.	502	136	638	290	2,988½	1,849½	4,838	200	1 00	598
do.	a	a	122	40	626½	160½	787	200	1 00	599
do.	a	a	204	41	809½	171½	981	200	1 00	600
do.	82	12	94	37	756	409	1,165	200	1 00	601
do.	142	68	210	53	1,299	651	1,950	200	1 00	602
do.	350	171	521	175	2,499	1,817	4,316	200	1 00	603
do.	134	52	186	54	978	381	1,359	200	1 00	604
do.	59	20	79	24	388½	192½	581	200	1 00	605
Terminating, . .	a	a	230	91	146	958	1,104	200	1 00	606
Serial,	51	25	76	32	426½	248½	675	200	1 00	607
do.	a	a	386	78	1,921	752	2,673	200	1 00	608
do.	a	a	39	14	249	74	323	200	1 00	609
do.	a	a	109	37	833½	292½	1,126½	200	1 00	610
do.	26	13	39	14	247½	85½	333	200	1 00	611
do.	a	a	109	28	a	a	510½	200	1 00	612
do.	a	a	180	49	614½	457½	1,072	200	1 00	613
do.	82	56	138	22	459½	278½	738	200	1 00	614

a Not reported.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
615	Philadelphia, . . .	Charles Clare Building and Loan, No. 1,	Aug. 8, 1884,	Local,
616	Do. . . .	Charles Clare Building and Loan, No. 2,	Sept. 19, 1885,	do.
617	Do. . . .	Charles Clare Building and Loan, No. 3,	Oct. 24, 1886,	do.
618	Do. . . .	Charles Clare Building and Loan, No. 4,	Oct. 24, 1888,	do.
619	Do. . . .	Charles Clare Building and Loan, No. 5,	Dec. 19, 1889,	do.
620	Do. . . .	Charles K. Salmon Building and Loan.	Nov. 8, 1881,	do.
621	Do. . . .	Charles Tyrell Loan and Building.	Dec. 26, 1870,	do.
622	Do. . . .	Cheltenham Hills Mutual Improvement,	Aug.—, 1867,	do.
623	Do. . . .	Chestnut Hill Building and Loan,	July 17, 1885,	do.
624	Do. . . .	City Hall Building and Loan,	Dec. 14, 1883,	do.
625	Do. . . .	City of Homes Building and Loan,	Jan. 24, 1876,	do.
626	Do. . . .	City of Penn Savings Fund and Loan,	Oct. —, 1882,	do.
627	Do. . . .	Cohoeksink Mutual Building and Loan,	Nov.—, 1870,	do.
628	Do. . . .	College Building,	July 22, 1888,	do.
629	Do. . . .	Collingdale Building, Land and Loan,	Oct. 2, 1888,	do.
630	Do. . . .	Columbia Avenue Building,	Feb.—, 1876,	do.
631	Do. . . .	Columbia Building and Loan,	Sept. 28, 1871,	do.
632	Do. . . .	Columbus Building and Loan.	Apr. 9, 1890,	do.
633	Do. . . .	Combination Building and Loan, No. 4,	June 1, 1885,	do.
634	Do. . . .	Combination Building and Loan, No. 5,	Jan. 1, 1890,	do.
635	Do. . . .	Commercial Building and Loan,	May 20, 1889,	do.
636	Do. . . .	Commodore Stewart Building and Loan,	Jan. 4, 1892,	do.
637	Do. . . .	Concord Building and Loan,	May 8, 1872,	do.
638	Do. . . .	Consolidation Building,	Nov. 2, 1883,	do.
639	Do. . . .	Constitutional Building,	Sept. 19, 1887,	do.
640	Do. . . .	Continental Building,	Feb. 20, 1886,	do.
641	Do. . . .	Corinthian Building and Loan,	Apr. 13, 1877,	do.
642	Do. . . .	Crescent Building and Loan,	Apr. 8, 1889,	do.
643	Do. . . .	Cumberland Building and Loan, No. 1,	Nov. 14, 1871,	do.
644	Do. . . .	Cumberland Building and Loan, No. 2,	July 7, 1873,	do.
645	Do. . . .	Daniel O'Connell Building,	Feb. 3, 1886,	do.
646	Do. . . .	Dauphin Building,	Mar. 15, 1883,	do.
647	Do. . . .	David Smyth Loan and Building,	Oct. 19, 1877,	do.
648	Do. . . .	. . . . .	Jan. —, 1889,	do.
649	Do. . . .	Delaware Building,	Feb. 10, 1883,	do.
650	Do. . . .	Delaware River Building and Loan.	Aug. 5, 1872,	do.
651	Do. . . .	Diamond Building and Loan,	Dec. 3, 1883,	do.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Terminating, . .	a	a	102	22	175	207	382	\$200	\$1 00	615
do.	a	a	91	26	279	161	440	200	1 00	616
do.	a	a	83	24	264	136	400	200	1 00	617
do.	a	a	53	11	216	31	247	200	1 00	618
do.	a	a	85	26	140	95	235	200	1 00	619
Serial,	163	66	229	83	1,330	706½	2,036½	200	1 00	620
do.	72	38	110	51	503½	322	825½	200	1 00	621
do.	270	129	399	117	3,927	1,155	5,082	200	50	622
Terminating, . .	44	17	61	57	104	644	748	100	b 50	623
Serial,	a	a	285	74	1,100	976	2,076	200	1 00	624
do.	a	a	538	109	2,820¾	766¾	3,586¾	200	1 00	625
do.	89	75	164	63	1,032¾	549¾	1,582¾	200	1 00	626
do.	a	a	109	31	712	319	1,031	200	1 00	627
do.	a	a	52	7	325	47	372	200	1 00	628
do.	45	12	57	5	221	63	284	200	1 00	629
do.	a	a	306	83	1,918	590	2,508	200	1 00	630
do.	18	11	29	10	73¼	30¼	104	200	1 00	631
do.	a	a	119	14	448½	46½	495	200	1 00	632
Terminating, . .	a	a	223	45	391¼	275½	667	200	1 00	633
do.	a	a	143	28	846¼	119½	965¼	200	1 00	634
Serial,	a	a	117	14	572½	58	630½	200	1 00	635
do.	a	a	91	12	448¼	44½	493	200	1 00	636
do.	a	a	124	27	525½	211¼	737	200	1 00	637
Terminating, . .	71	9	80	48	171	572	743	200	1 00	638
Serial,	a	a	142	42	1,531	306	1,837	200	1 00	639
do.	90	68	158	40	892	409	1,301	200	1 00	640
do.	187	62	249	41	1,622	314	1,936	200	1 00	641
do.	a	a	132	22	839	127½	966½	200	1 00	642
do.	a	a	237	62	1,245	697	1,942	200	1 00	643
do.	a	a	189	80	573½	562½	1,136	200	1 00	644
Terminating, . .	a	a	122	69	261½	797½	1,059	200	1 00	645
Serial,	a	a	348	96	1,921	547	2,468	200	1 00	646
do.	264	84	348	101	1,680	497½	2,177½	200	1 00	647
do.	a	a	337	121	1,431	563	1,994	200	1 00	648
Terminating, . .	61	13	74	36	216	311	527	200	1 00	649
Serial,	87	40	127	48	595¼	200¼	796	200	1 00	650
do.	a	a	73	29	417½	69½	487	2 0	1 00	651

a Not reported.

b Twenty-five cents additional per annum.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
652	Philadelphia, . . .	Dickerson Building, No. 4,	May. 1. 1882.	Local.
653	Do. . . .	Dime Building.	Oct. 14, 1889.	do.
654	Do. . . .	Diston Building and Loan, No. 2,	Dec. — 1879.	do.
655	Do. . . .	Dry Dock Series Building.	Nov. 8. 1888.	do.
656	Do. . . .	East End Building and Loan,	Oct. 13, 1877.	do.
657	Do. . . .	East Park Building and Loan.	Jan. 16. 1888.	do.
658	Do. . . .	Economy Building and Loan,	Aug. 24, 1868.	do.
659	Do. . . .	Economy Building, No. 1.	Dec. 15. 1886.	do.
660	Do. . . .	Eintracht Building,	Dec. 5, 1881.	do.
661	Do. . . .	Eleventh Ward Series Building,	Mar. 13. 1882.	do.
662	Do. . . .	Elm Building,	Sept. 1. 1884.	do.
663	Do. . . .	Elm Tree Building and Loan.	Sept. 15, 1872.	do.
664	Do. . . .	Elm Wood Building and Loan,	Jan. 20, 1886.	do.
665	Do. . . .	Emerald Building.	Jan. 15, 1888.	do.
666	Do. . . .	Emmet Building and Loan, No. 1.	Feb. 19. 1884.	do.
667	Do. . . .	Emmet Building and Loan, No. 2,	Mar. — 1889.	do.
668	Do. . . .	Empire Building and Loan.	Nov. 30. 1870.	do.
669	Do. . . .	Energetic Building,	Feb. — 1871.	do.
670	Do. . . .	Equitable Building and Loan.	Jan. 4. 1887.	do.
671	Do. . . .	Erie Building.	Aug. 17, 1884.	do.
672	Do. . . .	Erin Building,	Apr. 27, 1882.	do.
673	Do. . . .	Essington-Corbindale Building and Loan,	Jan. 2, 1891.	do.
674	Do. . . .	E. T. Tyson Building and Loan,	Apr. 18, 1881.	do.
675	Do. . . .	Eureka Building,	Nov. 25, 1889.	do.
676	Do. . . .	Fair Chance Building and Loan,	Apr. 13. 1881.	do.
677	Do. . . .	Fairmount Avenue Building and Loan,	Apr. — 1875.	do.
678	Do. . . .	Fairmont Building and Loan.	May 3. 1882.	do.
679	Do. . . .	Falls of Schuylkill Bld'g, Savings, Trust and Loan,	— 1867.	do.
680	Do. . . .	Fern Rock Building and Loan,	Aug. 1, 1889.	do.
681	Do. . . .	Fidelity Building.	Oct. — 1873.	do.
682	Do. . . .	Fifth Ward Building and Loan,	June, 1873.	do.
683	Do. . . .	Finance Building and Loan,	Sept. 11, 1860.	do.
684	Do. . . .	Frankford Building and Loan.	Sept. 15. 1863.	do.
685	Do. . . .	Franklin Building, No. 6,	June 26, 1877.	do.
686	Do. . . .	Franklin Square Building and Loan,	June 11. 1889.	do.
687	Do. . . .	Franklinville Building, Loan and Land,	June 1, 1868.	do.
688	Do. . . .	Franz Abt Building and Loan,	May 31. 1882.	do.

Descriptions of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	412	99	2,550	839	3,369	\$200	\$1 00	652
do.	a	a	60	12	713½	84½	798	200	1 00	653
do.	a	a	87	21	662½	206	868½	200	1 00	654
do.	133	16	149	24	727½	229½	957	200	1 00	655
do.	a	a	72	19	360	90	450	200	1 00	656
do.	a	a	85	24	663½	143½	807	200	1 00	657
do.	a	a	129	28	704½	154½	859	200	1 00	658
do.	a	a	220	a	1,365	343	1,708	200	1 00	659
do.	a	a	297	95	959	255	1,214	200	1 00	660
do.	a	a	197	41	630	447	1,077	200	1 00	661
do.	a	a	125	42	731½	318½	1,050	200	1 00	662
do.	a	a	174	44	668½	262½	931½	200	1 00	663
do.	a	a	125	25	313	155½	468½	200	1 00	664
Terminating, . .	a	a	105	33	671½	233½	904½	200	1 00	665
Serial,	a	a	345	118	1,769½	837½	2,607½	200	1 00	666
do.	a	a	277	33	1,212	173½	1,385½	200	1 00	667
do.	38	14	52	24	251½	89½	341	200	1 00	668
do.	a	a	85	17	555½	211½	767	200	1 00	669
do.	110	50	160	61	944½	886½	1,831	100	50	670
Terminating, . .	50	24	74	27	402	243	645	200	1 00	671
do.	a	a	225	92	447½	708½	1,149½	200	1 00	672
Serial,	a	a	54	6	447½	20	467½	200	1 00	673
do.	400	123	523	133	2,619½	1,010	3,629½	200	1 00	674
do.	a	a	134	34	1,154	126½	1,280½	200	1 00	675
do.	a	a	189	38	852	329	1,181	200	1 00	676
do.	a	a	a	a	a	a	1,323½	200	1 00	677
do.	140	35	175	48	493	192	685	200	1 00	678
do.	a	a	138	56	757½	381½	1,139	200	1 00	679
do.	84	23	107	34	570½	84½	655½	200	1 00	680
do.	233	82	315	60	1,714½	352½	2,067	200	1 00	681
do.	a	a	180	67	1,338½	576½	1,915	200	1 00	682
do.	71	15	86	10	283½	12½	296	200	1 00	683
do.	233	10	347	87	1,160½	575	1,735½	200	1 00	684
do.	121	34	155	32	566	300	866	200	1 00	685
do.	a	a	249	40	1,589	310	1,899	200	1 00	686
do.	99	57	156	59	1,075	951	2,026	100	b 50	8 ^c
do.	a	a	121	49	556	300	856	200	1 00	

a Not reported.

b Twenty five-cents additional per annum for three years

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> —Continued.			
689	Philadelphia, . . .	Garfield Building,	Mar. 1, 1882,	Local.
690	Do. . . .	Gem Building and Loan,	Jan. 24, 1889,	do.
691	Do. . . .	Geo. W. Hyde Savings Fund, Loan and Building, .	June 2, 1873,	do.
692	Do. . . .	Geo. W. Hyde Loan and Building, No. 2,	Aug. 25, 1874,	do.
693	Do. . . .	Geo. W. Hyde Building and Loan, No. 3,	Feb. 9, 1882,	do.
694	Do. . . .	Geo. W. Nebinger,	Dec. 18, 1873,	do.
695	Do. . . .	German American Building and Loan,	Apr. 2, 1890,	do.
696	Do. . . .	German Building,	Apr. 11, 1887,	do.
697	Do. . . .	German Central Building, No. 1,	Mar. 1, 1881,	do.
698	Do. . . .	German Central Building, No. 2,	Mar. 1, 1882,	do.
699	Do. . . .	German Central Building, No. 3,	Sept. 15, 1885,	do.
700	Do. . . .	German Enterprise Building,	Dec. — 1880,	do.
701	Do. . . .	German Fairhill Building, No. 2,	Jan. 9, 1882,	do.
702	Do. . . .	German Lehigh Building,	May 7, 1884,	do.
703	Do. . . .	German Philadelphia Central Building,	July 8, 1884,	do.
704	Do. . . .	German Rising Sun Building and Savings, No. 1. .	Mar. 15, 1876,	do.
705	Do. . . .	German Southeastern Building, No. 1,	July 1, 1884,	do.
706	Do. . . .	German Southeastern Building, No. 2,	Oct. 1, 1889,	do.
707	Do. . . .	German Union Building,	Apr. 21, 1870,	do.
708	Do. . . .	Germania Building and Loan,	Mar. 6, 1883,	do.
709	Do. . . .	Germantown Avenue Building,	Mar. 6, 1872,	do.
710	Do. . . .	Girard Avenue Building, No. 2,	Feb. 15, 1879,	do.
711	Do. . . .	Girard Building, No. 2,	Nov. 9, 1877,	do.
712	Do. . . .	Girard Savings and Loan,	Apr. 8, 1886,	do.
713	Do. . . .	Glenwood Mutual Building,	Mar. 5, 1887,	do.
714	Do. . . .	Globe Building, No. 3,	July, — 1872,	do.
715	Do. . . .	Goethe Building, No. 2,	Mar. 19, 1878,	do.
716	Do. . . .	Goethe Building, No. 3,	Dec. 3, 1883,	do.
717	Do. . . .	Good Hope Building,	Feb. 24, 1870,	do.
718	Do. . . .	Good Will Building and Loan,	Sept. 4, 1876,	do.
719	Do. . . .	Green Hill Building and Loan,	a	do.
720	Do. . . .	Guarantee Building,	June 24, 1875,	do.
721	Do. . . .	Gurney Building and Loan,	Nov. 4, 1872,	do.
722	Do. . . .	Hancock Building,	Sept. 7, 1879,	do.
723	Do. . . .	Handel and Haydn Building and Loan,	Dec. 17, 1879,	do.
724	Do. . . .	Hand-in-Hand Building and Loan,	May 3, 1882,	

a Not reported.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	124	21	145	12	c 764	d 167	931	\$200	\$1 00	689
do.	23	71	95	30	578	140	718	200	1 00	690
do.	28	35	63	21	439½	140½	580	200	1 00	691
do.	218	132	350	103	1,612½	474	2,086	200	1 00	692
do.	a	a	193	33	911½	227½	1,159	200	1 00	693
do.	42	20	62	11	254½	66½	320½	200	1 00	694
do.	a	a	104	21	c 546	d 86	632	200	1 00	695
Terminating, . .	69	24	93	29	539	281	820	200	1 00	696
do.	56	23	79	61	48	460	508	200	1 00	697
do.	61	20	81	55	50	478	528	200	1 00	698
do.	62	25	87	30	503	315	818	200	1 00	699
Serial,	a	a	535	168	2,802	1,056	3,858	200	1 00	700
do.	a	a	443	130	2,404	1,062	3,466	200	1 00	701
do.	317	77	394	102	1,735	537	2,272	200	1 00	702
do.	a	a	250	80	1,094	367	1,461	200	1 00	703
do.	a	a	415	139	1,327	617	1,944	200	1 00	704
Terminating, . .	75	30	105	39	359	499	859	200	1 00	705
Serial,	174	73	247	28	1,666	299	1,965	200	1 00	706
do.	208	113	321	103	1,717	840	2,557	200	1 00	707
Terminating, . .	99	21	120	71	427	843	1,270	100	50	708
Serial,	a	a	270	83	1,201½	509½	1,711	200	1 00	709
do.	a	a	420	80	1,606½	719½	2,326	200	1 00	710
do.	103	27	130	21	597½	290½	888	200	1 00	711
do.	a	a	182	50	999	286	1,285	200	1 00	712
do.	77	30	107	35	819½	221½	1,040½	200	1 00	713
do.	a	a	98	17	706½	139½	846	200	1 00	714
do.	a	a	319	111	1,375	561	1,936	200	1 00	715
do.	a	a	267	89	1,036	393	1,429	200	1 00	716
do.	a	a	320	101	1,961½	609½	2,571	200	1 00	717
do.	592	88	680	127	2,981	969	3,950	200	1 00	718
do.	38	8	46	15	194	191	385	200	1 00	719
do.	a	a	423	103	1,649	966	2,615	200	1 00	720
do.	a	a	169	54	675½	242½	917½	200	1 00	721
do.	a	a	574	128	2,698	1,360	4,058	200	1 00	722
do.	310	153	463	54	1,367	709	2,045	200	1 00	723
do.	a	a	162	54	795	457	1,252	200	1 00	724

a Not reported.

c Including shares pledged for stock loans.

d Not including shares pledged for stock loans.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
725	Philadelphia, . . .	Harmonie Building and Loan,	Aug. 4, 1879,	Local,
726	Do. . . .	Harp Building and Loan,	Nov. 9, 1883,	do.
727	Do. . . .	Harrowgate Building,	Jan. 17, 1887,	do.
728	Do. . . .	Haverford Loan and Building,	June 1, 1869,	do.
729	Do. . . .	Haymarket Building and Loan,	Apr. 2, 1878,	do.
730	Do. . . .	Hazel Loan and Building,	July 16, 1872,	do.
731	Do. . . .	Henry Christian Building and Loan,	Jan. — 1873,	do.
732	Do. . . .	Henry H. Roe'ofs Building and Loan,	Jan. 19, 1892,	do.
733	Do. . . .	Hercules Building and Loan,	Dec. 18, 1890,	do.
734	Do. . . .	Hermann Building and Loan, No. 1,	Apr. 15, 1878,	do.
735	Do. . . .	Hermann Building and Loan, No. 2,	May 18, 1878,	do.
736	Do. . . .	Hermann Building and Loan, No. 3,	Aug. 17, 1878,	do.
737	Do. . . .	Hermann Building and Loan, No. 4,	— —, 1883,	do.
738	Do. . . .	Hibernia Building,	Apr. 15, 1891,	do.
739	Do. . . .	Home Builders' Building and Loan,	Apr. 29, 1885,	do.
740	Do. . . .	Home Building,	Oct. 14, 1867,	do.
741	Do. . . .	Home Building and Loan,	Nov. 19, 1870,	do.
742	Do. . . .	Home Building and Loan of Germantown,	Sept. 2, 1873,	do.
743	Do. . . .	Home Building Society of Frankford,	Mar. 8, 1870,	do.
744	Do. . . .	Home Guarantee Building and Loan,	Jan. 8, 1890,	do.
745	Do. . . .	Home Investment Building and Loan,	Apr. 8, 1890,	do.
746	Do. . . .	Home Makers' Building and Loan,	Nov. 26, 1883,	do.
747	Do. . . .	Home Providers' Building and Loan,	May 7, 1889,	do.
748	Do. . . .	Home Seekers' Building and Loan,	Feb. — 1884,	do.
749	Do. . . .	Homestead Building and Loan,	Mar. 20, 1890,	do.
750	Do. . . .	Homeward Building and Loan,	Apr. — 1876,	do.
751	Do. . . .	Householders' Building and Loan,	July 15, 1874,	do.
752	Do. . . .	Humboldt Building and Savings, No. 7,	July 19, 1878,	do.
753	Do. . . .	Humboldt Building and Savings, No. 8,	May 24, 1883,	do.
754	Do. . . .	Income Building,	May 2, 1865,	do.
755	Do. . . .	Indian Queen Building,	Aug. 8, 1884,	do.
756	Do. . . .	Industry Building and Loan, No. 2,	Mar. 23, 1877,	do.
757	Do. . . .	Industry Building and Loan, No. 3,	July — 1888,	do.
758	Do. . . .	Influential Building and Loan,	May 18, 1874,	do.
759	Do. . . .	Integrity Building,	Oct. 24, 1887,	do.
760	Do. . . .	Investment Building and Loan,	Mar. 1, 1867,	do.
761	Do. . . .	Investors' Building and Loan,	Mar. 26, 1877,	do.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	106	a	456	276	732	\$200	\$1 00	725
do.	a	a	136	44	643½	218½	862	200	1 00	726
do.	113	18	131	29	540½	87½	628	200	1 00	727
do.	a	a	a	113	1,928½	802½	2,731	200	1 00	728
do.	a	a	104	36	348	164	512	200	1 00	729
do.	46	27	73	22	388	150	518	200	1 00	730
do.	a	a	279	80	1,137½	523	1,660½	200	1 00	731
do.	52	5	57	7	599½	51½	651	200	1 00	732
do.	a	a	120	5	537¾	29¾	567¾	200	1 00	733
do.	a	a	290	58	1,142	434	1,576	200	1 00	734
do.	a	a	250	57	1,061½	349½	1,411	200	1 00	735
do.	a	a	275	55	1,071	367½	1,438½	200	1 00	736
do.	a	a	67	20	310	139	449	200	1 00	737
do.	a	a	70	18	825	220½	1,045½	200	1 00	738
do.	a	a	230	55	765½	444½	1,210	200	1 00	739
do.	103	39	142	46	676½	296½	973	200	1 00	740
do.	a	a	305	84	1,265	603	1,868	200	1 00	741
do.	a	a	353	163	2,594½	1,141½	3,736	100	50	742
do.	a	a	350	76	1,337¾	419¼	1,757	200	1 00	743
do.	a	a	50	16	446½	52	498½	200	1 00	744
do.	a	a	52	4	504½	23½	528	200	1 00	745
do.	a	a	333	146	1,529½	1,012½	2,542	200	1 00	746
do.	a	a	110	18	598½	98	696½	200	1 00	747
do.	a	a	131	56	479	312	791	200	1 00	748
Terminating, . .	83	34	117	18	1,636	229	1,865	100	50	749
Serial,	45	26	71	15	267¾	71½	338¾	200	1 00	750
do.	168	84	252	75	1,373¾	415½	1,789	200	1 00	751
do.	a	a	299	56	1,094	365	1,457	200	1 00	752
do.	a	a	119	39	736	316	1,052	200	1 00	753
do.	a	a	165	40	687½	292½	980	200	1 00	754
do.	199	118	317	55	1,849	521	2,370	200	1 00	755
do.	10	2	12	5	8½	15½	24	200	1 00	756
do.	a	a	112	30	574½	156	730½	200	1 00	757
do.	a	a	127	36	702	245¼	947¼	200	1 00	758
do.	a	a	183	33	1,344	265	1,609	200	1 00	759
do.	a	a	237	55	1,330	614	1,944	200	1 00	760
do.	a	a	72	23	301½	137½	439	200	1 00	761

a Not reported.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
762	Philadelphia, . . .	Invincible Building and Loan,	Oct. 19, 1888,	Local.
763	Do. . . .	Ironsides Building and Loan,	Nov. 25, 1869,	do.
764	Do. . . .	Irish American Building and Loan,	Oct. 20, 1890,	do.
765	Do. . . .	Ivy Building,	May 27, 1882,	do.
766	Do. . . .	Jackson Building and Loan,	May 15, 1872,	do.
767	Do. . . .	James B. Cowden Building and Loan,	Dec. 9, 1876,	do.
768	Do. . . .	John Adams Building and Loan,	Dec. 8, 1888,	do.
769	Do. . . .	John Bly Building and Loan,	June 1, 1883,	do.
770	Do. . . .	John B. Stetson Building and Loan,	Dec. 11, 1880,	do.
771	Do. . . .	John Mechesney Building,	Mar. 19, 1872,	do.
772	Do. . . .	Joseph R. Clausen Building and Loan,	Mar. 17, 1879,	do.
773	Do. . . .	Joseph R. Lyndall Building and Loan, No. 2, . . .	Mar. 1, 1887,	do.
774	Do. . . .	Kenderton Building and Loan,	May 24, 1872,	do.
775	Do. . . .	Kensington Avenue Building and Loan,	Jan. 12, 1891,	do.
776	Do. . . .	Kensington Building,	Dec. 23, 1883,	do.
777	Do. . . .	Kensington Hand-in-Hand Building,	Mar. 14, 1873,	do.
778	Do. . . .	Kensington Industrial Building and Loan,	Mar. 7, 1884,	do.
779	Do. . . .	Keusington Workingmen's Building, No. 2,	Mar. 26, 1873,	do.
780	Do. . . .	Keystone Building,	Nov. — 1886,	do.
781	Do. . . .	Knickerbocker Building and Loan,	Mar. 17, 1876,	do.
782	Do. . . .	Laurel Hill Building,	June 29, 1869,	do.
783	Do. . . .	Leamy Building and Loan,	Oct. 21, 1889,	do.
784	Do. . . .	Lebanon Building and Loan,	Jan. — 1876,	do.
785	Do. . . .	Ledger Loan and Building, No. 4,	Jan. 22, 1889,	do.
786	Do. . . .	Lehigh Avenue Building and Loan,	Oct. 3, 1877,	do.
787	Do. . . .	Lehigh Building and Loan,	July 25, 1879,	do.
788	Do. . . .	Lessing Building,	Mar. — 1880,	do.
789	Do. . . .	Leverington Savings Fund and Loan,	Jan. — 1867,	do.
790	Do. . . .	Liberal Building,	Jan. 17, 1889,	do.
791	Do. . . .	Lower Dublin Building and Loan,	Feb. 6, 1888,	do.
792	Do. . . .	Lumberman's Building and Loan,	Mar. 20, 1875,	do.
793	Do. . . .	McKean Building and Loan,	May 4, 1892,	do.
794	Do. . . .	Manheim Building and Loan,	Oct. 14, 1890,	do.
795	Do. . . .	Mantua Building,	Jan. 9, 1868,	do.
796	Do. . . .	Marlboro Building and Loan,	Feb. 20, 1874,	do.
797	Do. . . .	Mechanics' Building,	Dec. 20, 1888,	do.
798	Do. . . .	Memorial Building,	July 3, 1877,	do.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	58	15	387½	66½	451	\$200	\$1 00	762
do.	a	a	96	25	439½	128½	567½	200	1 00	763
do.	a	a	37	10	704½	40½	744½	200	1 00	764
do.	a	a	105	14	532½	287½	820	200	1 00	765
do.	a	a	246	95	995½	560	1,555½	200	1 00	766
do.	a	a	220	78	1,291½	472½	1,764	200	1 00	767
do.	a	a	146	23	918½	134½	1,052½	200	1 00	768
do.	156	52	202	52	964	395	1,359	200	1 00	769
do.	312	66	378	93	1,600½	1,609½	3,210	200	1 00	770
do.	80	30	110	11	587½	197½	785½	200	1 00	771
do.	a	a	40	12	262	125	387	200	1 00	772
Terminating, . .	a	a	181	35	325½	139½	464½	200	1 00	773
Serial,	a	a	138	56	823½	555½	1,379	100	50	774
do.	117	58	175	11	1,123	64½	1,187½	200	1 00	775
do.	253	64	317	83	1,914	806	2,720	200	1 00	776
do.	174	74	248	63	1,014½	448½	1,463	200	1 00	777
do.	a	a	204	51	826½	356½	1,182½	200	1 00	778
do.	a	a	473	147	2,731	1,518	4,249	200	1 00	779
do.	a	a	110	18	578½	147	725½	200	1 00	770
do.	a	a	60	15	288	62	350	200	1 00	781
do.	102	51	153	41	755	312	1,067	200	1 00	782
do.	118	18	136	41	615	121	736	200	1 00	783
do.	a	a	153	49	789½	361½	1,151	200	1 00	784
do.	81	61	142	33	995	112	1,107	200	1 00	785
do.	a	a	196	72	778	476½	1,254½	200	1 00	786
do.	a	a	164	35	990	238	1,228	200	1 00	787
do.	a	a	525	109	2,172½	853½	3,026	200	1 00	788
do.	55	41	96	28	502½	142½	645	200	1 00	789
do.	a	a	94	39	905	167½	1,072½	200	1 00	780
do.	a	a	58	19	163½	61½	225	200	1 00	791
do.	158	77	235	68	1,103½	323½	1,427½	200	1 00	792
do.	a	a	43	2	227	8	235	200	1 00	793
do.	104	30	134	4	752	40	792	200	1 00	794
do.	a	a	500	167	2,902	1,281	4,183	200	1 00	795
do.	155	94	249	73	1,440½	440½	1,880½	200	1 00	796
do.	a	a	120	45	1,255½	416½	1,672½	200	1 00	797
do.	152	53	205	62	1,126	379	1,505	200	1 00	798

a Not reported.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
799	Philadelphia, . . .	Mercantile Building and Loan,	April 5, 1882,	Local,
800	Do. . . .	Merchants' and Mechanics' Building and Loan, .	Feb. 9, 1882,	do.
801	Do. . . .	Merchants' and Salesmen's Building and Loan, . .	April 19, 1885,	do.
802	Do. . . .	Merick Building and Loan, No. 3,	April 25, 1882,	do.
803	Do. . . .	Metallic Building and Loan,	Jan. 1, 1881,	do.
804	Do. . . .	Michael Davitt Building and Loan,	April 23, 1884,	do.
805	Do. . . .	Miller Building and Loan,	Nov. 22, 1877,	do.
806	Do. . . .	Milton Building, No. 2,	Aug. 1, 1869,	do.
807	Do. . . .	Model Building and Loan,	June 20, 1874,	do.
808	Do. . . .	Modern Building and Loan,	Oct. 4, 1889,	do.
809	Do. . . .	Monitor Building and Loan,	Sept. 2, 1874,	do.
810	Do. . . .	Monroe Series Building,	Nov. 17, 1879,	do.
811	Do. . . .	Monumental Building, Loan and Savings, No. 1, .	Oct. 18, 1855,	do.
812	Do. . . .	Monumental Building, Loan and Savings, No. 2, .	Sept. 3, 1868,	do.
813	Do. . . .	Mortgage Security Building and Loan,	April 4, 1887,	do.
814	Do. . . .	Mount Pleasant Building and Loan of Mount Airy.	June 1, 1885,	do.
815	Do. . . .	Moyamensing Building,	May 3, 1876,	do.
816	Do. . . .	Mozart Building,	Dec. 8, 1869,	do.
817	Do. . . .	Mutual Benefit Building and Loan No. 1,	Oct. 22, 1877,	do.
818	Do. . . .	Mutual Benefit Building and Loan No. 2,	Apr. 16, 1887,	do.
819	Do. . . .	Mutual Benefit Society No. 5,	May 20, 1870,	do.
820	Do. . . .	Mutual Co-operative Building,	Aug. 25, 1884,	do.
821	Do. . . .	Mutual Friends Building and Loan,	June 14, 1870,	do.
822	Do. . . .	Mutual Guarantee Building and Loan,	Feb. 20, 1891,	National
823	Do. . . .	Mutual Help Building and Loan,	July 1, 1875,	Local.
824	Do. . . .	Myrtle Building and Loan,	Aug. 3, 1889,	do.
825	Do. . . .	National Building and Loan, No. 1,	May 22, 1877,	do.
826	Do. . . .	National Savings Fund and Building, No. 1, . . .	a	do.
827	Do. . . .	National Savings Fund and Building, No. 2, . . .	a	do.
828	Do. . . .	National Security Building,	May 3, 1881,	do.
829	Do. . . .	New Concordia Building,	Sept. 20, 1885,	do.
830	Do. . . .	New Feature Building and Loan,	Apr. 7, 1891,	do.
831	Do. . . .	New Plau Building and Loan,	Oct. 12, 1888,	do.
832	Do. . . .	New Sylvania Building and Loan,	Oct. 18, 1888,	do.
833	Do. . . .	Ninth Ward Building and Loan, No. 2,	Jan. 11, 1877,	do.
834	Do. . . .	Norris Building No. 2,	Jan. 1, 1877,	do.
835	Do. . . .	Norris Square Building and Loan,	Jan. 3, 1870,	do.

a Not reported.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	281	181	462	151	2,871½	1,190	4,061½	\$200	\$1 00	799
do.	74	24	98	28	443	173	616	200	1 00	800
do.	a	a	122	36	822½	146½	969	200	1 00	801
do.	133	51	184	95	911	721	1,632	200	1 00	802
do.	a	a	165	54	870½	352½	1,223	200	1 00	803
do.	a	a	269	89	1,953¼	817¼	2,771	200	1 00	804
do.	a	a	167	51	574½	220	794½	200	1 00	805
do.	a	a	84	24	398	167	565	200	1 00	806
do.	a	a	118	37	507	176	683	200	1 00	807
do.	a	a	130	28	815	174	989	200	1 00	808
do.	73	51	124	51	423¼	164	587¼	200	1 00	809
do.	97	23	120	43	446½	214½	661	200	1 00	810
do.	72	46	118	11	553	226½	779½	200	1 00	811
do.	a	a	211	16	989½	448	1,437½	200	1 00	812
do.	71	38	109	37	639¾	169¾	809	200	1 00	813
do.	a	a	131	49	790	274	1,064	100	50	814
do.	a	a	81	20	426	133½	559½	200	1 00	815
do.	162	36	198	38	749	218	967	200	1 00	816
do.	a	a	419	419	1,619½	646½	2,266	200	1 00	817
do.	a	a	120	29	544½	140½	685	200	1 00	818
do.	a	a	302	49	1,620½	841½	2,462	200	1 00	819
do.	a	a	270	95	1,250¼	596¼	1,847	200	1 00	820
do.	a	a	205	46	1,141¼	367¼	1,509¼	200	1 00	821
do.	a	a	3,000	157	19,766½	1,595½	21,362	100	75	822
do.	a	a	62	19	300½	110½	411	200	1 00	823
do.	a	a	76	9	563½	69½	633	200	1 00	824
do.	a	a	103	17	435¼	144¼	580	200	1 00	825
do.	340	139	479	194	2,534	1,432	3,966	200	1 00	826
do.	180	75	255	56	1,315½	379	1,694½	200	1 00	827
do.	264	77	341	90	952	710	1,662	200	1 00	828
do.	a	a	325	88	1,874	779	2,653	200	1 00	829
do.	a	a	45	7	234	20	254	200	1 00	830
do.	a	a	193	43	1,756	252½	2,008½	200	1 00	831
do.	a	a	167	34	929¼	113¼	1,043¼	200	1 00	832
do.	a	a	125	44	508	249	757	200	1 00	833
do.	76	22	98	16	327	209	536	200	1 00	834
do.	a	a	352	102	1,662	738½	2,400½	200	1 00	835

a Not reported.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
836	Philadelphia, . . .	North American Building and Loan.	Dec. 20, 1884,	Local.
837	Do. . . .	North American Building and Loan, No. 8,	Apr. 20, 1891,	do.
838	Do. . . .	Northeastern Building and Loan Association, . . .	Apr. 30, 1888,	do.
839	Do. . . .	Northern Building and Loan,	Feb. 27, 1890,	do.
840	Do. . . .	Northern Liberties Building and Loan,	Jan. 21, 1873,	do.
841	Do. . . .	Northern National Building and Loan,	Dec. —, 1872,	do.
842	Do. . . .	North Penn Building.	Feb. 4, 1892,	do.
843	Do. . . .	North Philadelphia Building and Loan,	Jan. 10, 1883,	do.
844	Do. . . .	North Philadelphia Building and Savings,	Apr. 27, 1886,	do.
845	Do. . . .	North Star Building and Loan,	Nov. 1, 1870,	do.
846	Do. . . .	Northwest Building and Loan,	Feb. 4, 1885,	do.
847	Do. . . .	Northwestern Building,	Aug. 20, 1887,	do.
848	Do. . . .	Oakdale Building and Loan,	June 1, 1871,	do.
849	Do. . . .	Oak Lane Building and Loan,	Apr. 18, 1890,	do.
850	Do. . . .	Old Alliance Building and Loan.	Mar. 15, 1878,	do.
851	Do. . . .	Old Hickory Building and Loan,	July 23, 1876,	do.
852	Do. . . .	Olney Building and Loan,	Jan. 9, 1871,	do.
853	Do. . . .	Orient Building and Loan,	Feb. 2, 1891,	do.
854	Do. . . .	Our Building,	Feb. —, 1871,	do.
855	Do. . . .	Oxford Building,	Mar. 29, 1885,	do.
856	Do. . . .	Pacific Building,	Oct. 18, 1872,	do.
857	Do. . . .	Park Avenue Building and Loan,	Feb. 1, 1889,	do.
858	Do. . . .	Parnell Building and Loan No. 1,	Dec. 1, 1883,	do.
859	Do. . . .	Parnell Building and Loan, No. 2.	Mar. 30, 1890,	do.
860	Do. . . .	Passyunk Building,	June 2, 1882,	do.
861	Do. . . .	Patrick Henry Building,	a	do.
862	Do. . . .	Patterson Building and Loan,	Aug. 20, 1887,	do.
863	Do. . . .	Penn Mutual Building and Loan,	Sept. 14, 1874,	do.
864	Do. . . .	Penn Square Building and Loan,	Jan. 3, 1871,	do.
865	Do. . . .	Penn township Savings and Loan,	Jan. 9, 1883,	do.
866	Do. . . .	Pennsylvania Building and Loan, No. 2,	Apr. —, 1862,	do.
867	Do. . . .	Pennsylvania Building and Loan of Roxboro, No. 1,	Sept. 5, 1886,	do.
868	Do. . . .	Pennsylvania Building and Loan of Roxboro, No. 2,	Apr. 8, 1888,	do.
869	Do. . . .	Penrose Building and Loan,	May 6, 1889,	do.
870	Do. . . .	People's Building,	Sept. 23, 1883,	do.
871	Do. . . .	Pequa Building and Loan,	July 5, 1881,	do.

a Not reported.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	83	30	113	29	443½	268½	712	\$200	\$1 00	
Terminating, . .	a	a	176	38	1,988	267	2,255	200	2 00	837
Serial,	a	a	151	27	734	172	906	200	1 00	838
do.	97	18	115	35	921	100	1,021	200	1 00	839
do.	192	104	296	78	1,664½	697	2,361½	200	1 00	840
do.	a	a	212	49	1,469	441	1,910	200	1 00	841
do.	a	a	50	5	199½	43½	243	200	1 00	842
do.	a	a	193	58	1,178	613	1,791	100	1 00	843
do.	86	44	130	45	766½	317½	1,084	200	1 00	844
do.	168	78	246	83	1,813	753	2,566	200	1 00	845
do.	a	a	125	26	611½	160½	772	200	1 00	84
do.	a	a	66	20	381	93	474	200	1 00	847
do.	a	a	a	87	1,185½	447½	1,633	200	1 00	848
do.	76	34	110	13	655	124	779	200	1 00	849
do.	a	a	161	42	578½	255½	834½	200	1 00	850
do.	a	a	56	20	203	100	303	200	1 00	851
do.	43	34	77	27	599	312	911	100	50	852
do.	48	10	58	5	413½	27½	441	200	1 00	853
do.	192	97	289	72	1,550	770	2,320	200	1 00	85
do.	a	a	315	80	2,170	921	3,091	200	1 00	855
do.	32	28	60	12	271½	93½	365	200	1 00	856
do.	a	a	304	76	874½	128½	1,003	200	1 00	857
Terminating, . .	a	a	114	24	108½	73½	182½	200	1 00	858
Serial,	a	a	114	22	541	119	660	200	1 00	859
Terminating, . .	a	a	68	61	21	548	569	200	1 00	860
Serial,	a	a	60	24	1,427½	541½	1,968½	200	1 00	861
do.	a	a	111	25	923½	209	1,132½	200	1 00	86
do.	a	a	228	56	1,122½	655	1,777½	200	1 00	863
do.	a	a	442	101	1,991½	945½	2,937	200	1 00	864
do.	145	30	175	70	1,028½	327½	1,356	200	1 00	865
do.	252	87	339	107	2,568½	999	3,567½	200	1 00	866
Terminating, . .	128	28	156	50	740	501	1,241	200	1 00	867
do.	75	17	92	29	490	265	755	200	1 00	868
Serial,	67	26	93	22	469½	77½	547½	200	1 00	869
do.	a	a	a	35	423½	217	640½	200	1 00	870
do.	a	a	350	75	1,669½	730½	2,400	200	1 00	871

a Not reported.

TABLE I.—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
872	Pbiladelphia, . . .	Perfecta Building and Loan,	Oct. 27, 1891,	Local.
873	Do. . . .	Philadelphia Building.	May 1, 1864,	do.
874	Do. . . .	Phoenix Building and Loan No. 1,	Dec. 31, 1878,	do.
875	Do. . . .	Phoenix Building and Loan No. 2,	Oct. 31, 1880,	do.
876	Do. . . .	Phoenix Building and Loan No. 3,	June 30, 1881,	do.
877	Do. . . .	Pboenix Building and Loan No. 4.	June 30, 1883,	do.
878	Do. . . .	Poplar Building and Loan No. 2,	Feb. 21, 1887,	do.
879	Do. . . .	Powelton Building.	June 19, 1874,	do.
880	Do. . . .	Prospect Building and Loan,	Apr. 9, 1883,	do.
881	Do. . . .	Prosperity Building and Loan,	Sep. 17, 1880,	do.
882	Do. . . .	Protective Building and Loan No. 1,	Nov. 8, 1879,	do.
883	Do. . . .	Protective Building and Loan No. 2,	Dec. 20, 1882,	do.
884	Do. . . .	Protective Building and Loan No. 3,	Mar. 20, 1884,	do.
885	Do. . . .	Provident Building and Loan,	Dec. 2, 1867,	do.
886	Do. . . .	Provident Building and Loan of Wissinoming, . .	Aug. 3, 1891,	do.
887	Do. . . .	Putnam Building Society,	Oct. 3, 1877,	do.
888	Do. . . .	Radiant Star Building and Loan No. 2,	Oct. 12, 1874,	do.
889	Do. . . .	Railroad Employes' Loan and Building,	Jan. 21, 1870,	do.
890	Do. . . .	Randall Building and Loan,	Apr. 15, 1891,	do.
891	Do. . . .	Randolph Building and Loan,	Feb. 17, 1873,	do.
892	Do. . . .	Real Estate Loan,	July 1, 1883,	do.
893	Do. . . .	Red Star Building and Loan,	Apr. 11, 1881,	do.
894	Do. . . .	Reformed Germantown Avenue Building and Loan,	a	do.
895	Do. . . .	Reliance Building aud Loan,	June 1, 1879,	do.
896	Do. . . .	Republic Building and Loan No. 1,	May 30, 1873,	do.
897	Do. . . .	Republic Building and Loan No. 2,	Feb. 1, 1874,	do.
898	Do. . . .	Resolute Building and Loan,	May 9, 1876,	do.
899	Do. . . .	Retail Grocers' Building and Loan,	Dec. 9, 1889,	do.
900	Do. . . .	Rbein Building,	Apr. 15, 1886,	do.
901	Do. . . .	Rhein Building No. 3,	Feb. 14, 1888,	do.
902	Do. . . .	Rbein Building No. 4,	Nov. 12, 1891,	do.
903	Do. . . .	Richmond Building and Loan,	— 1869,	do.
904	Do. . . .	Richmond Mutual Building and Loan,	Feb. 25, 1875,	do.
905	Do. . . .	Ridge Avenue Building and Loan,	Mar. 8, 1869,	do.
906	Do. . . .	Ridley Building and Loan,	July 8, 1876,	do.
907	Do. . . .	Ritcbie Building and Loan No. 2,	Mar. 21, 1882,	do.
908	Do. . . .	Ritner Building,	Feb. 18, 1889,	do.

a Not reported.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	29	3	296	17	313	\$100	\$0 50	872
do.	186	96	282	101	1,165½	569	1,734½	200	1 00	873
do.	a	a	416	112	3,705	1,099	4,804	200	1 00	874
do.	a	a	291	68	3,120	738	3,858	200	1 00	875
do.	a	a	134	45	646	260	906	200	1 00	876
do.	a	a	110	58	858	339	1,197	200	1 00	877
do.	94	30	124	37	789½	193	982½	200	1 00	878
do.	160	119	279	87	2,118½	902½	3,021	200	1 00	879
do.	a	a	187	64	797½	436½	1,234	200	1 00	880
do.	117	55	172	56	771¼	302¼	1,074½	200	1 00	881
do.	a	a	131	37	512	324	836	200	1 00	882
do.	a	a	121	39	182¾	157¼	340	200	1 00	883
do.	a	a	117	32	487¼	191¼	678½	200	1 00	884
do.	a	a	203	84	1,094	476	1,570	200	1 00	885
do.	a	a	70	4	283½	12¼	296	200	1 00	886
do.	101	70	171	45	718½	252¼	971	200	1 00	887
do.	a	a	403	60	1,592	504½	2,096½	200	1 00	888
do.	144	97	241	32	1,212	276	1,488	200	1 00	889
do.	a	a	144	15	957¼	54¼	1,012	200	1 00	890
do.	a	a	266	85	2,038¾	744½	2,782½	200	1 00	891
do.	a	a	327	45	a	a	1,327½	200	1 00	892
do.	74	18	92	27	498	226	724	200	1 00	893
do.	91	39	130	28	492	216½	708½	200	1 00	894
do.	a	a	171	51	944½	926½	1,871	100	50	895
do.	a	a	103	25	501	131¼	632¼	200	1 00	896
do.	a	a	112	23	445¼	129	574¾	200	1 00	897
do.	a	a	315	57	1,355	409½	1,764½	200	1 00	898
do.	a	a	135	26	598½	207¼	806	200	1 00	899
Terminating, . .	82	40	122	46	463	505	968	200	1 00	900
Serial,	146	50	196	46	1,480	377	1,857	200	1 00	901
do.	84	15	99	9	905	80	985	200	1 00	902
do.	a	a	a	145	1,464	607	2,071	200	1 00	903
do.	a	a	279	96	1,680½	799½	2,479½	200	1 00	904
do.	331	200	531	143	2,474½	1,156¾	3,630½	200	1 00	905
do.	a	a	103	34	566	223	789	200	1 00	906
do.	89	68	157	55	516	377½	893½	200	1 00	907
do.	a	a	68	16	349½	61¼	410¾	200	1 00	908

a Not reported.

TABLE I.—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
909	Philadelphia, . . .	Robert Blum Building,	Mar. 13, 1871,	Local.
910	Do. . . .	Robert B. Salter Building and Loan No. 2,	Mar. 18, 1880,	do.
911	Do. . . .	Robert Morris Building,	Feb. 8, 1865,	do.
912	Do. . . .	Roger B. Taney Building,	Dec. 1, 1884,	do.
913	Do. . . .	Rose Building and Loan,	July 26, 1886,	do.
914	Do. . . .	Royal Arcanum Building, Savings and Loan, . . .	Dec. 11, 1889,	do.
915	Do. . . .	Royal Building,	Mar. 8, 1887,	do.
916	Do. . . .	Safeguard Building and Loan,	Apr. 7, 1874,	do.
917	Do. . . .	Safe Investment Building,	Oct. 15, 1888,	do.
918	Do. . . .	Saint Agatha's Building and Loan,	June 22, 1874,	do.
919	Do. . . .	Saint Anthony Building and Loan,	May 18, 1892,	do.
920	Do. . . .	Saint Augustine's Building and Loan,	Sep. 30, 1878,	do.
921	Do. . . .	Saint Charles' Building and Loan,	Jan. 7, 1886,	do.
922	Do. . . .	Saint James' Building and Loan,	Sep. 15, 1872,	do.
923	Do. . . .	Saint Mark's Building and Loan No. 2,	May 23, 1878,	do.
924	Do. . . .	Saint Thomas' Building and Loan,	Aug. 3, 1886,	do.
925	Do. . . .	Saint Timothy's Building and Loan,	Mar. 9, 1874,	do.
926	Do. . . .	Sarsfield Building and Loan,	May 8, 1888,	do.
927	Do. . . .	Schuylkill Loan and Building,	May 25, 1868,	do.
928	Do. . . .	Second Ward Building and Loan,	Oct. 1, 1870,	do.
929	Do. . . .	Security Building and Loan,	June 26, 1889,	do.
930	Do. . . .	Sepriva Building and Loan,	Apr. 15, 1887,	do.
931	Do. . . .	Shackamaxon Building and Loan, No. 2,	Apr. —, 1877,	do.
932	Do. . . .	Shamrock Building,	Nov. 3, 1883,	do.
933	Do. . . .	Sheridan Building and Loan,	Feb. 28, 1889,	do.
934	Do. . . .	Sherman Building and Loan,	Jan. 3, 1866,	do.
935	Do. . . .	Solar Building,	Jan. 15, 1880,	do.
936	Do. . . .	Somerset Building and Loan,	Feb. 3, 1877,	do.
937	Do. . . .	Somerton Building and Loan,	Apr. 13, 1868,	do.
938	Do. . . .	South Philadelphia Building and Loan, No. 2, . . .	Apr. 17, 1886,	do.
939	Do. . . .	Second Southwestern Building,	Apr. 18, 1859,	do.
940	Do. . . .	Spartan Building and Loan,	Mar. 2, 1891,	do.
941	Do. . . .	Standard Building and Loan,	Oct. 7, 1875,	do.
942	Do. . . .	State Mutual Savings Fund, Loan and Building, .	June 3, 1872,	do.
943	Do. . . .	Stephen Girard Savings, Loan and Building, . . .	Apr. 24, 1876,	do.
944	Do. . . .	Sterling Building and Loan,	Mar. 26, 1872,	do.
945	Do. . . .	Successful Building,	Oct. 12, 1871,	do.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	380	130	510	149	1,864½	872	2,736½	\$200	\$1 00	909
do.	a	a	113	51	546½	376½	923	200	1 00	910
do.	44	16	60	10	352	64½	416½	200	1 00	911
do.	64	24	88	29	490½	187½	678	200	1 00	912
do.	163	88	251	48	1,889½	457½	2,346	200	1 00	913
do.	a	a	127	24	903½	109½	1,013	200	1 00	914
do.	a	a	170	45	715	205½	920½	200	1 00	915
do.	a	a	130	30	517½	135½	653	200	1 00	916
do.	a	a	95	23	631½	131½	763	200	1 00	917
do.	a	a	353	84	1,816½	409½	2,226	200	1 00	918
do.	a	a	84	6	592½	30½	623	200	1 00	919
do.	a	a	90	25	321	220	541	200	1 00	920
do.	194	159	353	79	1,534½	487½	2,021½	200	1 00	921
do.	216	163	379	116	1,644½	521½	2,166½	200	1 00	922
do.	a	a	228	69	876½	417	1,293½	200	1 00	923
do.	8½	42	125	30	629½	154½	784½	200	1 00	924
do.	a	a	249	78	1,159	512	1,671	200	1 00	925
do.	a	a	401	55	1,107½	273½	1,381½	200	1 00	926
do.	127	140	267	92	1,734½	618½	2,353	200	1 00	927
do.	53	38	91	19	425½	144	569½	200	1 00	928
do.	a	a	70	14	327½	95½	423	200	1 00	929
do.	269	142	411	127	2,148½	978	3,126½	200	1 00	930
do.	a	a	118	21	738½	173½	911½	200	1 00	931
Terminating, . .	a	a	160	80	422½	599	1,021½	200	1 00	932
Serial,	a	a	78	16	344½	40½	384½	200	1 00	933
do.	a	a	335	103	1,643	774	2,417	200	1 00	934
do.	a	a	101	41	490½	325	814½	200	1 00	935
do.	a	a	196	61	778½	344½	1,122½	200	1 00	936
do.	84	26	110	18	246½	80½	327	200	1 00	937
do.	117	31	148	47	642	365	1,007	200	1 00	938
do.	71	52	123	30	635½	193½	829	200	1 00	939
do.	41	16	57	8	505	28	533	200	1 00	940
do.	a	a	278	86	2,607½	1,605½	4,211	100	50	941
do.	a	a	148	22	617½	142½	766	200	1 00	942
do.	a	a	134	24	618	102	720	200	1 00	943
do.	a	a	238	48	1,592½	438½	2,031	200	1 00	944
do.	86	41	127	44	448	194½	642½	200	1 00	945

a Not reported.

TABLE I.—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> <i>—Continued.</i>			
946	Philadelphia, . . .	Sure Investment Building and Loan,	Jan. 12, 1891,	Local.
947	Do. . . .	Surety Building and Loan,	June 20, 1870,	do.
948	Do. . . .	Susquehanna Avenue Building, No. 1.	Apr. 1, 1873,	do.
949	Do. . . .	Susquehanna Building and Loan, No. 2,	July 2, 1887,	do.
950	Do. . . .	Sylvan'a Building and Loan,	July 9, 1885,	do.
951	Do. . . .	Tacony Building and Loan,	Dec. —, 1873,	do.
952	Do. . . .	Teutonia Building, No. 2,	May —, 1878,	do.
953	Do. . . .	Thirteenth Street Building,	Feb. 25, 1891,	do.
954	Do. . . .	Thirteenth Ward Building and Loan,	Apr. 17, 1883,	do.
955	do. . . .	Thirtieth Ward Building and Loan,	Sept. 6, 1878,	do.
956	do. . . .	Thirty-fifth Ward Building and Loan,	Aug. 17, 1891,	do.
957	do. . . .	Thurlow Building,	Aug. 22, 1881,	do.
958	do. . . .	Tioga Building,	Mar. 7, 1873,	do.
959	do. . . .	Tradesmen's Building and Loan, No. 2,	May 4, 1870,	do.
960	do. . . .	Tradesmen's Building and Loan, No. 3,	Oct. 18, 1870,	do.
961	do. . . .	Tradesmen's Savings F. and L. of Conshohocken,	May 28, 1889,	do.
962	do. . . .	Triennial Savings and Loan,	Mar. 8, 1890,	do.
963	do. . . .	Triumph Building,	Mar. 20, 1891,	do.
964	do. . . .	Triumph Building and Loan, No. 2,	Aug. 16, 1882,	do.
965	do. . . .	True Plan Building and Loan,	Nov. 17, 1878,	do.
966	do. . . .	. . . . .	Oct. 30, 1889,	do.
967	do. . . .	Twenty-first Ward Building,	Sept. 13, 1879,	do.
968	do. . . .	Twenty-ninth Ward Building and Loan,	Mar. 13, 1873,	do.
969	do. . . .	Union Building and Loan,	May 21, 1867,	do.
970	do. . . .	Union Savings and Building,	Feb. 2, 1884,	do.
971	do. . . .	United Building and Loan,	Dec. —, 1885,	do.
972	do. . . .	University Building and Loan,	Jan. 10, 1889,	do.
973	do. . . .	Van Pelt Building and Loan,	Apr. —, 1887,	do.
974	do. . . .	Vienna Building,	June 1, 1885,	do.
975	do. . . .	Vine Building,	Oct. 20, 1887,	do.
976	do. . . .	Vineyard Savings, Loan and Building,	Mar. 3, 1877,	do.
977	do. . . .	Warren Building and Loan, No. 2,	Dec. 13, 1881,	do.
978	do. . . .	West Columbia Avenue Building and Loan,	Jan. 13, 1885,	do.
979	do. . . .	West Girard Avenue Building and Loan,	Mar. 20, 1891,	do.
980	do. . . .	West Market Street Building and Loan,	May 21, 1874,	do.
981	do. . . .	Westminster Building,	Feb. 11, 1889,	do.
982	do. . . .	West Park Avenue Building and Loan,	July 18, 1889,	do.

Description of Associations—Continued.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing values per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	99	19	118	5	391	25½	414½	\$200	\$1 00	946
do.	121	59	180	62	748	307	1,055	200	1 00	947
do.	528	157	685	202	1,494	1,737	3,231	200	1 00	948
do.	a	a	238	60	1,498½	243½	1,742	200	1 00	949
do.	a	a	45	10	165	43	208	200	1 00	950
do.	374	125	499	155	3,353½	1,265½	4,619	200	1 00	951
do.	a	a	243	54	700	338	1,038	200	1 00	952
do.	a	a	83	8	770	62½	832½	200	1 00	953
do.	a	a	158	42	580½	246½	827	200	1 00	954
do.	a	a	120	43	643	310½	953½	200	1 00	955
do.	140	33	173	14	1,689½	86½	1,776	200	1 00	956
do.	a	a	139	34	584½	230	814½	200	1 00	957
do.	95	20	115	42	493	180	682	200	1 00	958
do.	a	a	148	36	576½	145	721½	200	1 00	959
do.	a	a	169	37	544½	200½	745	200	1 00	960
do.	90	37	127	21	550½	101½	652	200	1 00	961
do.	a	a	131	49	631½	153½	785	200	50	962
do.	a	a	136	4	885	39	924	200	1 00	963
Terminating, . .	a	a	64	40	176½	289½	466	200	1 00	964
Serial,	a	a	130	41	504½	165½	670	200	1 00	965
do.	a	a	93	19	501½	65½	567	200	1 00	966
do.	a	a	253	61	947	353	1,300	200	1 00	967
do.	a	a	a	a	a	a	844	200	1 00	968
do.	64	19	83	21	305½	93	398½	200	1 00	969
do.	a	a	435	102	2,214	745	2,959	200	1 00	970
do.	a	a	540	62	1,140½	304½	1,445	200	1 00	971
do.	142	45	187	24	1,243½	170½	1,414	200	1 00	972
do.	a	a	120	31	693½	169½	863	200	1 00	973
do.	a	a	112	34	733½	219	952½	200	1 00	974
do.	a	a	72	12	355	100	455	200	1 00	975
do.	a	a	a	a	795½	255	1,050½	200	1 00	976
Terminating, . .	a	a	46	46	74½	241½	316	200	1 00	977
Serial,	a	a	a	a	479	140	619	200	1 00	978
do.	a	a	56	5	300	28	328	200	1 00	979
do.	a	a	129	41	643½	203½	847	200	1 00	980
do.	a	a	226	34	1,175½	165	1,340½	200	1 00	981
do.	a	a	214	27	1,244½	114½	1,358½	200	1 00	982

a Not reported.

TABLE I. — *Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Philadelphia County</i> — <i>Concluded.</i>			
983	Philadelphia, . . .	West Philadelphia Building, No. 3,	Mar. 12, 1872,	Local.
984	Do.	West Philadelphia Germania Building and Loan, .	Oct. —, 1876,	do.
985	Do.	Wbarton Building, No. 1,	Nov. 14, 1882,	do.
986	Do.	Wharton Building, No. 2,	May 15, 1885,	do.
987	Do.	Wharton Building, No. 3,	Jan. 4, 1887,	do.
988	Do.	Wharton Building and Loan,	Nov. 22, 1884,	do.
989	Do.	William Penn Building,	Dec. 5, 1870,	do.
990	Do.	Willimantic Building and Loan,	June 1, 1877,	do.
991	Do.	Wissahickon Building,	Sept. 15, 1873,	do.
992	Do.	Wissinoming Building and Loan,	Mar. 1, 1886,	do.
993	Do.	Workingmen's Building and Loan,	Mar. 12, 1884,	do.
994	Do.	Workingmen's Club and Relief Building and Loan.	Oct. 15, 1868,	do.
995	Do.	Wydom Building and Loan,	Jan. 8, 1891,	do.
996	Do.	Wyoming Loan and Building,	July 14, 1873,	do.
997	Do.	Young Men's Building,	Apr. —, 1882,	do.
	<i>Schuylkill County.</i>			
998	Ashland,	Ashland Savings Fund and Loan,	July 28, 1873,	do.
999	Do.	Citizens Savings and Loan,	Jan. 24, 1874,	do.
1000	Do.	Locust Mountain Savings and Loan,	June 23, 1879,	do.
1001	Do.	Miners and Laborers' Savings Fund,	Aug. 22, 1873,	do.
1002	Barnesville,	Barnesville Building and Loan,	Feb. 11, 1882,	do.
1003	Coaldale,	Coaldale Building and Loan,	Oct. 11, 1889,	do.
1004	Cressona,	Citizens' Building and Savings,	May 25, 1888,	do.
1005	Donaldson,	Donaldson Building and Loan,	Feb. 25, 1889,	do.
1006	Frackville,	Broad Mountain Building and Loan,	Aug. 23, 1887,	do.
1007	Girardville,	Girard Savings Fund and Loan,	Apr. 1, 1881,	do.
1008	Do.	People's Building and Loan,	May 22, 1882,	do.
1009	Gordon,	Gordon Building and Loan,	Apr. 30, 1888,	do.
1010	Mahanoy City, . . .	Fidelity Building and Loan,	Nov. 9, 1874,	do.
1011	Do.	Serial Building and Loan,	Sept. 26, 1882,	do.
1012	Do.	Washington German Building and Loan,	May 25, 1881,	do.
1013	Minersville,	Minersville Building and Loan,	Jan. 30, 1889,	do.
1014	Pine Grove,	Central Building and Savings,	Dec. 9, 1889,	do.
1015	Do.	West End Building and Loan,	Jan. 1, 1884,	do.
1016	Pottsville,	Central Building,	Jan. 17, 1884,	do.
1017	Do.	Pottsville Building and Loan, No. 2,	Jan. 26, 1886,	do.

Description of Associations—Continued.

Permanent, term- inating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing values per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	195	53	827½	268	1,095½	\$200	\$1 00	983
do.	a	a	228	60	1,351	489	1,840	200	1 00	984
Terminating, . .	a	a	102	73	206	423	629	200	1 00	985
Serial,	a	a	340	103	1,488	831	2,319	200	1 00	986
do.	a	a	340	89	1,899	662	2,561	200	1 00	987
do.	a	a	78	20	299½	77½	376½	200	1 00	988
do.	22	13	35	18	172	56	228	200	1 00	989
do.	a	a	141	49	1,063½	402½	1,466	200	1 00	990
do.	151	58	209	101	969	789	1,758	200	1 00	991
do.	a	a	124	46	919½	238½	1,158	200	1 00	992
do.	a	a	330	81	1,597½	903½	2,500½	200	1 00	993
do.	a	a	75	29	258	204	462	200	1 00	994
do.	64	10	74	15	358½	31½	390	200	1 00	995
do.	180	86	266	95	1,367½	722½	2,090	200	1 00	996
Terminating, . .	a	a	76	63	215	679	894	100	50	997
Serial,	a	a	856	389	1,227	963	2,190	200	1 00	998
do.	a	a	1,192	518	1,857	1,989	3,846	200	1 00	999
do.	a	a	787	246	1,741	982	2,723	200	1 00	1000
do.	a	a	1,432	715	2,139	2,621	4,820	200	1 00	1001
do.	52	12	64	31	79	130	209	200	1 00	1002
Terminating, . .	126	51	177	47	489	157	646	200	1 00	1003
Serial,	97	11	108	. . . .	561	. . . .	561	200	1 00	1004
do.	a	a	102	22	128	38	166	200	1 00	1005
do.	a	a	156	42	869	236	1,105	200	1 00	1006
do.	a	a	545	135	1,659	565	2,224	200	1 00	1007
do.	668	225	893	252	1,958	1,075	3,033	200	1 00	1008
do.	a	a	213	51	630	147	777	200	1 00	1009
do.	655	245	900	180	1,009	1,024	2,033	200	1 00	1010
do.	a	a	821	412	1,940	1,746	3,686	200	1 00	1011
do.	a	a	686	222	1,490	843	2,333	200	1 00	1012
do.	142	60	202	47	740	164	904	200	1 00	1013
do.	133	69	202	37	548½	81	629½	200	1 00	1014
Terminating, . .	a	a	49	49	83	183	266	100	50	1015
Serial,	175	35	210	67	321	253	574	200	1 00	1016
do.	216	149	365	105	b 1,285	c 251	1,536	200	1 00	1017

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE I—*Name, Locality and*

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Schuylkill County— Concluded.</i>			
1018	Schuylkill Haven, .	Schuylkill Building and Loan,	Mar. 26, 1883,	Local.
1019	Sbenandoab, . . .	Citizens' Building and Loan,	a	do.
1020	Do. . . .	Miners, Mechanics and Laborers' B'lding and Loan,	July 31, 1889,	do.
1021	Do. . . .	Mutual Savings,	June 22, 1871,	do.
1022	Tamanend,	Tamanend Building and Loan,	Apr. 17, 1891,	do.
1023	Tamaqua,	Tamaqua Builping and Loan,	Jan. 4, 1892,	do.
1024	Tower City,	Williams Valley Savings Fund and Building, . . .	a	do.
1025	Tremont,	Hancock Building and Loan,	Mar. 31, 1886,	do.
1026	Do.	Logan Building and Loan,	Aug. 25, 1890,	do.
	<i>Tioga County.</i>			
1027	Wellsboro,	Wellsboro Building and Loan,	June 7, 1883,	do.
	<i>Venango County.</i>			
1028	Franklin,	Mutual Building and Loan,	Jan. 15, 1887,	do.
1029	Oil City,	Home Building and Loan,	Feb. 11, 1886,	do.
1030	Do.	Keystone Building and Loan,	Dec. 11, 1890,	do.
1031	Do.	Mutual Building and Loan,	Jan. 19, 1891,	do.
	<i>Warren County.</i>			
1032	Warren,	Helping Hand Building and Loan,	Sept. 15, 1873,	do.
	<i>Washington County.</i>			
1033	Cannonsburg, . . .	Cannonsburg Building and Loan,	Feb. 21, 1887,	do.
1034	Do.	United States Excelsior Building No. 1,	Feb. 1, 1892,	do.
1035	McDonald,	Mutual Building and Loan,	Sept. 20, 1887,	do.
1036	Monongabela, . .	Home Building and Loan,	Mar. 16, 1892,	do.
1037	Washington, . . .	Keystone Building and Loan,	Apr. 5, 1889,	do.
1038	Do.	Mutual Building and Loan,	Feb. 24, 1887,	do.
1039	Do.	Peoples' Building and Loan,	Apr. 27, 1888,	do.
1040	Do.	Progressive Perpetual Building and Loan,	May 14, 1889,	do.
1041	Do.	United States Excelsior Building No. 1,	June 29, 1891,	do.
1042	Do.	Washington Building and Loan,	May 26, 1883,	do.
	<i>Westmoreland County.</i>			
1043	Avonmore,	Avonmore Building and Loan,	July 13, 1891,	do.
1044	Derry,	Derry Building and Loan,	May 1, 1883,	do.
1045	Greensburg,	Greensburg Building and Loan,	Aug. 25, 1873,	do.
1046	Do.	Home Building and Loan,	Apr. 4, 1889,	do.

a Not reported.

Description of Associations—Continued.

Permanent, term- inating or serial	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	a	a	325	129	983	342	1,325	\$200	\$1 00	1018
do.	422	335	757	184	b 3,082	c 969	4,051	200	1 00	1019
do.	308	94	402	41	1,843	327	2,170	200	1 00	1020
do.	58	42	100	90	. . . . .	503	503	200	1 00	1021
do.	97	18	115	15	400	47½	447½	200	1 00	1022
do.	a	a	75	. . . . .	506	. . . . .	506	200	1 00	1023
do.	349	186	535	170	463	401	864	200	1 00	1024
do.	240	142	382	96	853	467½	1,320½	200	1 00	1025
do.	86	50	136	13	562	62	624	200	1 00	1026
do.	79	15	94	65	412	515	927	d	1 00	1027
Terminating, . .	a	a	229	99	1,027	561	1,588	200	1 00	1028
do.	a	a	467	286	1,567½	1,476½	3,044	200	1 00	1029
do.	248	99	347	78	2,430	533	2,963	200	1 00	1030
do.	314	86	400	46	2,230½	200½	2,431	200	1 00	1031
Serial,	181	53	234	131	742	470	1,212	200	1 00	1032
do.	109	29	138	37	494½	220	714½	200	1 00	1033
do.	a	a	80	4	645	22	667	100	10	1034
do.	137	23	160	57	452	217	669	200	1 00	1035
do.	a	a	133	11	558	38	596	200	25	1036
Terminating, . .	135	59	194	43	1,053	338	1,391	200	1 00	1037
do.	201	103	304	112	1,270	770	2,040	200	1 00	1038
do.	a	a	123	34	514½	239½	754	200	1 00	1039
Permanent, . . .	a	a	173	34	700½	170½	871	200	e 25	1040
Serial,	49	20	69	8	785½	45½	831	100	10	1041
Terminating, . .	57	8	65	56	56	490½	546½	200	1 00	1042
Serial,	64	7	71	8	435	51½	486½	200	1 00	1043
do.	194	36	230	126	736	460	1,196	200	1 00	1044
do.	416	192	608	335	2,183	1,603	3,786	200	1 00	1045
do.	a	a	91	34	878	173½	1,051½	100	50	1046

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

d Varies: Shares mature when \$100 in dues have been paid in.

e Issue also paid up stock.

TABLE I—Name, Locality and

Marginal number.	LOCALITY.	NAME OF ASSOCIATION.	Date of organization.	Local or national.
	<i>Westmoreland County — Concluded.</i>			
1047	Greensburg,	Westmoreland Building and Loan,	Dec. 6, 1887,	Local.
1048	Irwin,	Equitable Building and Loan,	Mar. 2, 1891,	do.
1049	Do.	Irwin Building and Loan,	Mar.—, 1886,	do.
1050	Jeannette,	Gem Building and Loan,	June 24, 1889,	do.
1051	Latrobe, . . . . .	. . . . .	Apr. 5, 1892,	do.
1052	Do.	Latrobe Building and Loan,	Aug. 31, 1883,	do.
1053	Mount Pleasant, .	Citizens' Building and Loan,	Apr. 22, 1891,	do.
1054	Do.	Mount Pleasant Building and Loan,	Nov. 25, 1887,	do.
1055	New Kensington, .	Burrell Building and Loan,	Oct. 15, 1891,	do.
1056	Scottdale,	Fountain Building and Loan,	May 9, 1890,	do.
1057	Do.	Scottdale Building and Loan,	April 3, 1876,	do.
	<i>York County.</i>			
1058	Delta,	Delta Building and Loan,	Dec. 26, 1883,	do.
1059	Hanover,	Hanover Building and Loan No. 6,	Mar. 16, 1889,	do.
1060	Do.	Hanover Building and Loan No. 7,	Feb. 18, 1891,	do.
1061	New Freedom, . .	Equitable Building and Loan,	Sept. 8, 1887,	do.
1062	York,	Anchor Building and Loan,	Dec. 17, 1884,	do.
1063	Do.	City Building and Loan,	July 5, 1887,	do.
1064	Do.	Eastern Building and Loan,	July 20, 1875,	do.
1065	Do.	Excelsior Building and Loan,	Oct. 5, 1881,	do.
1066	Do.	Home Building and Loan,	a	do.
1067	Do.	Keystone Building and Loan,	Jan. 28, 1889,	do.
1068	Do.	Mechanics' and Workingmen's Building and Loan,	Mar. 25, 1879,	do.
1069	Do.	National Building and Loan,	July 18, 1884,	do.
1070	Do.	Park Building and Loan,	Nov. 10, 1882,	do.
1071	Do.	People's Building and Loan,	May 31, 1876,	do.
1072	Do.	Progressive Building and Loan,	Feb. 10, 1887,	do.
1073	Do.	Protective Building and Loan,	Mar. 1, 1884,	do.
1074	Do.	Spring Garden Building and Loan,	Dec. 4, 1875,	do.
1075	Do.	Standard Building and Loan,	Feb. 5, 1889,	do.
1076	Do.	Star Building and Loan,	Mar. 5, 1880,	do.
1077	Do.	Union Building and Loan,	Mar. 5, 1889,	do.
1078	Do.	West End Building and Loan,	Oct. 27, 1882,	do.
1079	Do.	York Mutual Building and Loan,	Nov. 12, 1872,	do.

a Not reported.

Description of Associations—Concluded.

Permanent, terminating or serial.	SHAREHOLDERS.			Borrowers.	SHARES IN FORCE.			Maturing value per share.	Dues per share at each payment.	Marginal number.
	Male.	Female.	Total.		Free.	Borrowed on.	Total.			
Serial,	256	96	352	113	1,841	682	2,523	\$200	\$1 00	1047
do.	155	42	197	21	833	130½	963½	200	1 00	1048
do.	a	a	613	242	1,851	1,117	2,968	200	1 00	1049
do.	97	22	119	26	765½	180½	946	200	50	1050
do.	88	26	114	21	a	a	1,136	100	50	1051
do.	99	53	152	128	975	427	1,402	200	1 00	1052
do.	a	a	162	20	881	85	966	200	1 00	1053
do.	223	153	376	145	1,820½	571½	2,392	200	1 00	1054
Permanent, . .	70	12	82	21	646	80	726	200	50	1055
Serial,	a	a	140	21	705½	117½	823	200	1 00	1056
do.	282	44	326	140	b 1,497	c 770	2,267	200	d 1 00	1057
do.	92	32	124	39	227	115	342	100	25	1058
Terminating, . .	178	50	228	124	355	502	857	200	50	1059
do.	196	68	264	61	703	263	966	200	50	1060
Permanent, . .	72	17	89	28	195	111	306	100	25	1061
Serial,	329	31	360	195	1,047	1,129	2,176	105	25	1062
Permanent, . .	a	a	596	247	2,415½	1,104½	3,520	110	25	1063
Serial,	115	54	169	42	671	446	1,117	125	25	1064
do.	a	a	24	19	6	78	84	125	25	1065
do.	71	24	95	58	261	294	555	125	25	1066
Permanent, . .	192	67	259	128	701	691	1,392	100	25	1067
Serial,	364	41	405	215	1,545	1,229	2,774	85	25	1068
do.	265	65	330	85	1,056	893	1,949	85	25	1069
do.	a	a	121	84	183	287	470	125	25	1070
do.	517	113	630	260	3,131	1,544	4,675	125	25	1071
Permanent, . .	a	a	164	113	261	560	821	100	25	1072
do.	a	a	55	43	106	266	372	125	25	1073
Serial,	328	79	407	272	a	a	1,937	90	25	1074
do.	171	32	203	102	608½	417½	1,026	100	25	1075
do.	79	18	97	50	323	498	821	100	25	1076
Permanent, . .	a	a	115	97	83	477	560	100	25	1077
Serial,	a	a	250	84	720½	362	1,082½	125	25	1078
do.	415	10	425	225	1,265	1,127	2,392	125	25	1079

a Not reported.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

d And twenty-five cents additional per annum.

TABLE II—Premium and Interest Rates,

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Adams County.</i>				
1	Gettysburg—Gettysburg Building and Loan, No. 4,	6.500	.....	.....	.....
2	Gettysburg Building and Loan, No. 5,	6.500	.....	.....	.....
3	New Oxford—New Oxford Building and Loan.	6.240	.....	.....	.....
	<i>Allegheny County.</i>				
4	Allegheny—Adams Building and Loan,	7.800	.....	.....	.....
5	Allegheny Building,	a	a	a	a
6	Allegheny City Premium B. and L., No. 1, . . .	6.000	b 13.000	b 7.800	b 10.448
7	Allegheny City Premium B. and L., No. 2, . . .	a	a	a	a
8	Allegheny City Ten Cent Premium B. and L., .	a	a	a	a
9	American Premium Building and Loan,	a	a	a	a
10	Ben Franklin Premium Building and Loan, . .	a	a	a	a
11	Brighton Building and Loan,	6.000	10.000	10.000	10.000
12	Capital Building and Loan,	a	a	a	a
13	Cash Building and Loan,	a	a	a	a
14	Citizens' Premium Building and Loan	6.000	a	a	a
15	Clifton Building and Loan,	6.000	6.000	1.000	a
16	Commercial Building and Loan,	a	a	a	a
17	Concord Premium Building and Loan,	a	a	a	a
18	East Park Premium Building and Loan,	a	a	a	a
19	Eighth Ward Premium Building and Loan, No. 2,	a	a	a	a
20	Eintracht Premium Building and Loan,	6.240	b 13.000	b 5.200	b 9.194
21	Federal Building and Loan,	a	a	a	a
22	Garfield Premium Building and Loan, No. 2, . .	6.000	b 5.200	b 5.200	b 5.200
23	German Building and Loan,	6.000	.....	.....	.....
24	German Premium and Loan, No. 2,	a	a	a	a
25	Germania Premium and Loan,	a	a	a	a
26	Great Western Premium Building and Loan, . .	a	a	a	a
27	Home Mutual Building and Loan,	6.000	25.000	10.000	16.743
28	Hope Building and Loan,	6.000	b 1.300	b 1.300	b 1.300
29	Humboldt Premium Building and Loan, No. 2,	6.000	a	a	a
30	Juniata Premium Building and Loan,	6.000	20.000	20.000	20.000
31	La Fayette Building and Loan,	a	a	a	a
32	Liberty Building and Loan,	a	a	a	a
33	Madison Building and Loan,	6.000	b 5.200	b 5.200	b 5.200
34	Monitor Premium Building and Loan, No. 3, . .	6.000	a	a	a

a Not reported.
b Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	.....	.....	.....	.....	.....	.....	.....	.....	No.	1
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	2
9	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	3
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	4
a	a	1	\$600 00	.....	a	a	a	a	a	5
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	6
4	.....	.....	.....	.....	a	a	a	a	a	7
a	a	.....	.....	.....	a	a	a	a	a	8
a	a	.....	.....	.....	a	a	a	a	a	9
a	a	.....	.....	.....	a	a	a	a	a	10
a	a	1	1,800 00	\$126 16	a	a	.....	.....	Yes.	11
a	a	.....	.....	.....	a	a	a	a	a	12
a	a	.....	.....	.....	a	a	a	a	a	13
a	a	.....	.....	.....	18	\$2,950 00	.....	.....	Yes.	14
a	a	.....	.....	.....	8	605 00	.....	.....	Yes.	15
a	a	.....	.....	.....	a	a	a	a	a	16
a	a	.....	.....	.....	a	a	a	a	a	17
a	a	.....	.....	.....	a	a	a	a	a	18
a	a	.....	.....	.....	a	a	a	a	a	19
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	20
a	a	.....	.....	.....	a	a	a	a	a	21
a	a	.....	.....	.....	.....	.....	.....	.....	No.	22
13	.....	.....	.....	.....	4	66 00	.....	.....	Yes.	23
a	a	.....	.....	.....	a	a	a	a	a	24
a	a	.....	.....	.....	a	a	a	a	a	25
a	a	.....	.....	.....	a	a	a	a	a	26
158	14	2	4,100 00	.....	12	3,000 00	.....	.....	Yes.	27
a	a	.....	.....	.....	78	21,580 00	.....	.....	Yes.	28
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	29
37	22	.....	.....	.....	12	738 84	.....	.....	Yes.	30
a	a	.....	.....	.....	a	a	a	a	a	31
a	a	.....	.....	.....	a	a	a	a	a	32
a	a	.....	.....	.....	a	a	.....	.....	Yes.	33
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	34

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Allegheny County—Continued.</i>				
35	Allegheny—National Premium Building and Loan, No. 3, . .	6.000	b 5.200	b 5.200	b 5.200
36	North Avenue Premium and Loan, No. 2, . . .	a	a	a	a
37	North Side Premium and Loan,	a	a	a	a
38	O'Hara Premium Building and Loan,	6.000	b 11.440	b 5.200	b 7.949
39	Ohio Street Premium and Loan,	a	a	a	a
40	Pennsylvania Premium Building and Loan, . .	a	a	a	a
41	Pleasant Valley Building and Loan,	a	a	a	a
42	Progress Premium Building and Loan,	a	a	a	a
43	Reserve Premium Building and Loan,	6.000	a	a	a
44	Safe Investment Building and Loan,	6.000	6.000	1.500	3.650
45	Spring Garden Borough Building and Loan, . .	6.240	a	a	a
46	Spring Hill Premium Building and Loan,	a	a	a	a
47	Standard Building and Loan,	6.000	5.000	5.000	5.000
48	Twelfth Ward Premium and Loan,	6.000	a	a	a
49	Union Building and Loan,	6.000	a	a	a
50	United States Excelsior Building, No. 3,	6.000	b 1.630	. . . . .	b 710
51	Washington Premium Building and Loan, . . .	6.000	a	a	a
52	Wood's Run Building and Loan,	6.000	1.000	1.000	1.000
53	Workingmen's Premium and Loan,	6.250	b 1 000	b 100	a
54	Workmen Premium and Loan,	a	a	a	a
55	Avalon—Ohio Valley Building and Loan.	a	a	a	a
56	Banksville—People's Mutual Building and Loan,	a	a	a	a
57	Bellevue—Bellevue Homestead Loan and Trust Company, .	a	a	a	a
58	Beltzboover—Fidelity Dime, Building and Loan,	5.200	b 2.600	b 2.600	b 2.600
59	Rising Star Mutual Building and Loan,	a	a	a	a
60	Braddock—Consolidated Building and Loan,	a	a	a	a
61	Bridgeville—Bridgeville Building and Loan,	6.000	b 500	b 500	b 500
62	Brushton—Brushton Building and Loan,	6.000	2.080	2.080	2.080
63	Castle Shannon—Castle Shannon Building and Loan, . . .	6.000	b 500	b 500	b 500
64	Coraopolis—Coraopolis Building and Loan,	5.200	b 2.990	b 1.950	b 2.590
65	Crafton—Sbingiss Building and Loan of Chartiers township,	6.000	b 6.400	b 800	a
66	Duquesne—Duquesne Building and Loan,	a	a	a	a
67	Etna—Etna Borough Building and Loan,	6.500	c		c

a Not reported.

b Per annum.

c None charged

Homes Acquired, Mortgages Foreclosed, Etc.—Continued

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	.	.	.	.	.	.	.	Yes.	35
a	a	.	.	.	a	a	a	a	a	36
a	a	.	.	.	a	a	a	a	a	37
a	a	.	.	.	8	\$3,600 00	.	.	Yes.	38
a	a	.	.	.	a	a	a	a	a	39
4	.	.	.	.	a	a	a	a	a	40
a	a	.	.	.	a	a	a	a	a	41
a	a	.	.	.	a	a	a	a	a	42
a	a	.	.	.	.	.	.	.	Yes.	43
3	.	.	.	.	7	\$315 00	.	.	Yes.	44
a	a	.	.	.	9	823 48	.	.	Yes.	45
a	a	.	.	.	a	a	a	a	a	46
a	a	.	.	.	35	5,385 00	.	.	Yes.	47
a	a	.	.	.	.	.	.	.	Yes.	48
a	a	.	.	.	14	6,247 04	.	.	Yes.	49
5	.	1	\$500 00	.	5	215 00	.	.	Yes.	50
a	a	.	.	.	a	a	.	.	Yes.	51
a	a	.	.	.	40	6,810 23	.	.	Yes.	52
a	a	.	.	.	28	2,300 00	.	.	Yes.	53
a	a	.	.	.	a	a	a	a	a	54
a	a	.	.	.	a	a	a	a	a	55
10	.	.	.	.	a	a	a	a	a	56
2	1	.	.	.	.	.	.	.	Yes.	57
2	.	.	.	.	4	115 00	.	.	Yes.	58
15	.	.	.	.	a	a	a	a	a	59
a	a	.	.	.	a	a	a	a	a	60
a	a	.	.	.	.	.	.	.	Yes.	61
a	a	.	.	.	1	25 00	.	.	Yes.	62
8	7	.	.	.	6	2,400 00	.	.	Yes.	63
12	1	.	.	.	.	.	.	.	Yes.	64
a	a	.	.	.	2	650 00	.	.	Yes.	65
a	a	.	.	.	.	.	.	.	a	66
25	.	1	1,840 00	.	38	9,866 09	.	.	Yes.	67

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Allegheny County—Continued.</i>				
68	Etna—People's Building and Loan of Etna and Sharpsburg.	6.500	c	c	c
69	Glenshaw—Pine Creek Valley Building and Loan,	6.000	c	c	c
70	Homestead—Homestead Building and Loan,	6.500	a	a	a
71	Hope Church—Hope Church Building and Loan,	a	a	a	a
72	Mansfield Valley—Anchor Building and Loan,	6.000	a	a	a
73	McKeesport—Home Security Building and Loan,	6.000	6.500	1.300	3,540
74	McKeesport Building and Loan,	6.000	33.330	10.000	21.490
75	New Enterprise Building and Loan,	6.000	b 7.930	b 2.080	b 5.240
76	Union Savings Fund and Loan, No. 1,	6.000	33.500	3.000	19.830
77	Union Savings Fund and Loan, No. 2,	6.000	36.000	2.500	20.670
78	McKee's Rock—McKee's Rock Building and Loan,	6.000	11.000	4.000	a
79	McKee's Rock Modern Building and Loan,	a	a	a	a
80	Mount Oliver—Lower Saint Clair Building and Loan,	a	a	a	a
81	Mount Oliver and Knoxville B'ld'g and Loan,	5.200	2.650	.110	1.400
82	Oakdale Station—Beechmont Building and Loan,	6.000	24.000	5.000	17.710
83	Pittsburg—Acme Building and Loan,	6.240	b	b	b
84	Allemania B. and L. of the Twenty-fifth ward,	a	a	a	a
85	Allentown Turn Building and Loan,	5.200	b	b	b
86	Alpheus Building and Loan,	6.240	b	b	b
87	American Building and Loan,	a	a	a	a
88	American Iron Building and Loan,	6.240	b	b	b
89	Arcanum Building and Loan,	6.000	4.550	1.450	2.500
90	Arlington Avenue Building and Loan,	a	a	a	a
91	Aurora Building and Loan,	a	a	a	a
92	Birmingham Dime Building and Loan,	a	a	a	a
93	Bloomfield Building and Loan, No. 3,	5.200	b	b	b
94	Carson Building and Loan,	a	a	a	a
95	Cash Building and Loan,	6.000	11.700	2.600	a
96	Central Traction Building and Loan,	a	a	a	a
97	Chestnut Building and Loan,	a	a	a	a
98	Columbia B. and L. of the Twenty-sixth ward,	a	a	a	a
99	Columbus Building and Loan, No. 2,	6.250	b	b	b

a Not reported.

b Per annum.

c None charged.

Homes Acquired, Mortgages Foreclosed, Etc—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCKS LOANED.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
77	25	...	...	...	40	\$10,400 00	...	...	Yes.	68
40	...	3	\$2,100 00	...	4	520 00	...	...	Yes.	69
a	a	...	...	...	3	800 00	...	...	Yes.	70
4	...	...	...	...	a	a	a	a	a	71
a	a	1	\$3,000 00	...	...	...	...	...	Yes.	72
a	a	1	632 67	...	...	...	...	...	Yes.	73
a	a	...	...	...	...	...	...	...	Yes.	74
a	a	...	...	...	...	...	...	...	Yes.	75
a	a	3	4,658 62	1,684 43	...	...	...	...	Yes.	76
a	a	1	547 35	347 35	...	...	...	...	Yes.	77
130	3	2	1,040 00	216 17	20	1,804 50	...	...	Yes.	78
3	...	...	...	...	a	a	a	a	a	79
5	1	...	...	...	a	a	a	a	a	80
8	...	...	...	...	7	500 00	...	...	Yes.	81
a	a	...	...	...	...	...	...	...	Yes.	82
a	a	...	...	...	30	13,199 00	...	...	Yes.	83
a	a	...	...	...	a	a	a	a	a	84
5	...	...	...	...	25	2,285 00	...	...	Yes.	85
...	...	...	...	...	2	75 00	...	...	Yes.	86
a	a	...	...	...	a	a	a	a	a	87
3	...	...	...	...	5	450 00	...	...	Yes.	88
78	...	...	...	...	64	21,375 00	...	...	Yes.	89
12	...	...	...	...	a	a	a	a	a	90
38	1	...	...	...	a	a	a	a	a	91
6	1	...	...	...	a	a	a	a	a	92
a	...	...	...	...	14	22,450 00	...	...	Yes.	93
22	1	...	...	...	a	a	a	a	a	94
a	a	...	...	...	24	15,620 00	...	...	Yes.	95
a	a	...	...	...	a	a	a	a	a	96
a	a	...	...	...	a	a	a	a	a	97
20	...	...	...	...	a	a	a	a	a	98
70	...	1	800 00	...	31	6,100 00	...	...	Yes.	99

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Allegheny County—Continued</i>				
100	Pittsburg—Comet Building and Loan,	6.000	b	b	b
101	Commonwealth Building and Loan,	a	a	a	a
102	Confidence Building and Loan,	a	a	a	a
103	Crescent Building and Loan, No. 2,	a	a	a	a
104	Crescent Building and Loan, No. 1,	6.000	c .600	c .600	c .600
105	Crescent Building and Loan, No. 2,	6.000	c .600	c .600	c .600
106	Crescent Building and Loan, No. 3,	6.000	c .600	c .600	c .600
107	Crescent Building and Loan, No. 4,	6.000	c .600	c .600	c .600
108	Crescent Building and Loan, No. 5,	5.200	b	b	b
109	Dime B'ld'g and Loan of the Twenty-fifth ward,	5.200	d 1.040	d 1.040	d 1.040
110	Dime Savings Fund and Loan,	6.000	b	b	b
111	Dispatch Building and Loan,	5.200	1.000	1.000	1.000
112	Duquesne Heights Building and Loan,	6.000	33.750	20.500	a
113	Dwelling House Building and Loan,	6.500	6.500	4.290	6.350
114	Eagle Building and Loan,	a	a	a	a
115	Eagle Building of Bloomfield, second series, . .	5.200	b	b	b
116	Eagle Building of Bloomfield, third series, . . .	a	a	a	a
117	East End Building and Loan, No. 1,	6.000	15.000	15.000	15.000
118	East End Building and Loan, No. 2,	6.000	15.000	15.000	15.000
119	East Liberty Building and Loan,	a	a	a	a
120	Eighteenth Ward Ten Cent Building and Loan,	a	a	a	a
121	Eureka Savings Fund and Loan,	5.980	b 8.580	b .650	a
122	Fidelity Building and Loan,	5.200	c	c	c
123	Fifth Avenue Building,	5.200	c	c	c
124	Fifth Avenue Traction Building,	5.200	c	c	c
125	Fireside Building and Loan,	a	a	a	a
126	F. L. Jahn Building and Loan,	6.240	c	c	c
127	Fort Liberty Building and Loan,	a	a	a	a
128	Fort Pitt Building and Loan, No. 1,	a	a	a	a
129	Fort Pitt Building and Loan, No. 2,	a	a	a	a
130	Frankstown Avenue Building and Loan,	6.000	1.300	1.300	1.300

a Not reported.

b Per annum.

c None charged.

d Per annum for one year only.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSO- CIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSO- CIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOAN PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
24	.....	.....	.....	.....	51	\$35,300 00	.....	.....	Yes.	100
2	.....	.....	.....	.....	a	a	a	a	a	101
7	.....	.....	.....	.....	a	a	a	a	a	102
a	a	.....	.....	.....	a	a	a	a	a	103
.....	.....	.....	.....	.....	1	135 04	.....	.....	Yes.	104
.....	.....	.....	.....	.....	3	2,465 27	.....	.....	Yes.	105
.....	.....	.....	.....	.....	1	63 99	.....	.....	Yes.	106
.....	.....	.....	.....	.....	1	182 86	.....	.....	Yes.	107
.....	.....	.....	.....	.....	1	18 88	.....	.....	Yes.	108
51	2	2	\$1,650 00	.....	43	3,850 00	.....	.....	Yes.	109
12	6	.....	.....	.....	.....	.....	.....	.....	No.	110
2	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	111
16	a	.....	.....	.....	19	3,200 00	.....	.....	Yes.	112
.....	.....	.....	.....	.....	6	600 00	.....	.....	No.	113
16	3	.....	.....	.....	a	a	a	a	a	114
23	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	115
19	.....	.....	.....	.....	a	a	a	a	a	116
55	.....	.....	.....	.....	80	80,500 00	.....	.....	Yes.	117
a	.....	.....	.....	.....	2	200 00	.....	.....	Yes.	118
a	.....	2	\$2,000 00	.....	a	a	.....	.....	a	119
6	.....	.....	.....	.....	a	a	a	a	a	120
75	15	2	3,700 00	.....	2	300 00	.....	.....	Yes.	121
a	a	.....	.....	.....	17	8,270 00	.....	.....	Yes.	122
.....	.....	.....	.....	.....	27	31,250 00	.....	.....	Yes.	123
37	a	.....	.....	.....	50	5,600 00	.....	.....	Yes.	124
a	a	2	3,315 00	.....	a	a	.....	.....	a	125
9	.....	.....	.....	.....	19	1,020 00	.....	.....	No.	126
a	.....	.....	.....	.....	a	a	a	a	a	127
a	.....	.....	.....	.....	a	a	a	a	a	128
3	.....	.....	.....	.....	a	a	a	a	a	129
3	.....	.....	.....	.....	6	550 00	.....	.....	Yes.	130

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Allegheny County—Continued.</i>				
131	Pittsburg— Frankstown Building and Loan, No. 4,	5.200	c	c	c
132	Friendship Building and Loan,	5.200	c	c	c
133	German Building and Loan, No. 1,	a	a	a	a
134	German Building and Loan, No. 2,	5.200	b 3.750	b 1.050	a
135	Globe Mutual Building and Loan,	5.000	b 15.600	b 2.600	a
136	Grant Street Building and Loan, third series, . .	6.240	c	c	c
137	Great Eastern Building and Loan, No. 1,	6.000	b 26.000	b 2.600	a
138	Great Eastern Building and Loan, No. 2,	6.000	b 15.600	b 2.600	b 5.830
139	Harmony Building and Loan,	6.240	c	c	c
140	H. C. Wolf Building and Loan,	6.200	c	c	c
141	Heptasoph's Building and Loan,	a	a	a	a
142	Home Building and Loan of the 31st Ward, . .	6.000	b 1.040	b 1.040	b 1.040
143	Home Building and Loan of the 26th Ward, . .	a	a	a	a
144	Improved Building and Loan of the 28th Ward, .	a	a	a	a
145	Improved Washington Building and Loan, . . .	10.000	d .200	d .200	d .200
146	Independent Deposit and Loan,	6.000	b 2.600	b 1.300	a
147	Industrial Building and Loan,	6.000	b 22.100	b 2.600	a
148	Iron and Glass Building and Loan,	6.240	c	c	c
149	Iron City Deposit and Loan,	6.110	b 2.210	b .780	a
150	J. M. Gusky Building and Loan,	6.000	b 1.730	b 1.730	b 1.730
151	Josephine Building and Loan, No. 1,	a	a	a	a
152	Josephine Building and Loan, No. 2,	a	a	a	a
153	Josephine Building and Loan, No. 3,	a	a	a	a
154	Keystone Building and Loan,	a	a	a	a
155	Lawrence Building and Loan,	a	a	a	a
156	Lincoln Avenue Building and Loan,	a	a	a	a
157	McCandless Building and Loan, second series, .	6.59	b	b	b
158	McCandless Building and Loan, third series, . .	6.59	b	b	b
159	Merchants' Building and Loan,	6.00	1.30	1.30	1.30
160	Metropolitan Building and Loan, No. 1,	6.00	b	b	b
161	Metropolitan Building and Loan, No. 2,	a	a	a	a

a Not reported.

b Per annum.

c None charged.

d Per week for ten weeks only.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
104	a	...	...	...	a	a	...	...	Yes.	131
a	a	...	...	...	12	775 00	...	...	Yes.	132
19	...	...	...	...	a	a	a	a	a	133
23	2	...	...	...	32	\$12,600 80	...	...	Yes.	134
a	a	...	...	...	27	8,335 00	...	...	Yes.	135
...	...	...	...	...	11	2,300 00	...	...	Yes.	136
a	a	1	\$2,000 00	...	33	15,550 00	...	...	Yes.	137
8	4	...	...	...	1	275 00	...	...	Yes.	138
...	...	...	...	...	26	8,150 00	...	...	Yes.	139
28	...	...	...	...	37	3,641 00	...	...	Yes.	140
4	...	...	...	...	a	a	a	a	a	141
a	a	...	...	...	a	a	...	...	Yes.	142
4	...	...	...	...	a	a	a	a	a	143
7	...	...	...	...	a	a	a	a	a	144
41	4	1	1,000 00	...	169	20,300 00	...	...	Yes.	145
a	a	...	...	...	...	...	...	...	Yes.	146
a	a	...	...	...	25	4,275 00	...	...	Yes.	147
a	a	...	...	...	a	a	...	...	Yes.	148
a	a	...	...	...	1	400 00	...	...	Yes.	149
11	...	...	...	...	...	...	...	...	Yes.	150
a	a	2	1,400 00	...	a	a	a	a	a	151
a	a	...	...	...	a	a	a	a	a	152
9	...	...	...	...	a	a	a	a	a	153
3	1	...	...	...	a	a	a	a	a	154
a	a	...	...	...	a	a	a	a	a	155
a	a	...	...	...	a	a	a	a	a	156
a	a	1	450 00	\$24 73	10	5,250 00	...	...	Yes.	157
a	a	...	...	...	11	1,425 00	...	...	Yes.	158
24	11	...	...	...	2	400 00	...	...	Yes.	159
31	...	...	...	...	38	40,100 00	...	...	Yes.	160
24	...	...	...	...	a	a	a	a	a	161

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Allegheny County—Continued.</i>				
162	Pittsburg— Model Building and Loan,	6.93	b	b	b
163	Modern Building and Loan,	a	a	a	a
164	Mount Wasbington German Building and Loan.	a	a	a	a
165	Mozart Building and Loan,	a	a	a	a
166	Mutual Savings Fund and Loan,	6.00	4.68	.52	. . . . .
167	National Building and Loan, No. 1,	6.00	6.00	6.00	6.00
168	New American Building,	5.20	b	b	b
169	Oregon Building and Loan, No. 3,	a	a	a	a
170	Orpheus Building and Loan,	6.24	b	b	b
171	Pattison Building and Loan,	a	a	a	a
172	Pennsylvania Building and Loan,	5.50	7.54	6.50	6.24
173	Pennsylvania National Savings Fund and Loan,	a	a	a	a
174	People's Building and Loan,	6.00	9.10	3.20	3.91
175	Pittsburg Central Building and Loan,	6.00	7.14	2.14	3.68
176	Pittsburg Mutual Building and Loan,	6.00	6.00	6.00	6.00
177	Pins Building and Loan, second series,	6.24	b	b	b
178	Polish-American Building and Loan,	a	a	a	a
179	Popular Building and Loan,	5.50	7.80	6.50	6.59
180	Powderly Building and Loan,	a	a	a	a
181	Progressive Mutual Savings Fund and Loan, . .	a	a	a	a
182	Prospect Building and Loan,	a	a	a	a
183	Provident Building and Loan,	5.20	2.60	2.60	2.60
184	Pulaski Building and Loan,	6.24	b	b	b
185	Riceville Building and Loan, No. 2,	a	a	a	a
186	Riceville Building and Loan, No. 3,	a	a	a	a
187	Rose Building and Loan,	a	a	a	a
188	Safe Ten-cent Building and Loan,	5.20	.60	.60	.60
189	Sarah Building and Loan,	a	a	a	a
190	Savings Fund Building and Loan,	a	a	a	a
191	Second Avenue Ten-cent Building and Loan, . .	5.20	b	b	b
192	Security Savings Fund and Loan,	a	a	a	a
193	Seventh Ward Building and Loan, second series,	5.20	b	b	b
194	Seventh Ward Building and Loan, third series, .	5.20	b	b	b

a Not reported.

b None charged.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	...	...	...	8	\$700 00	...	...	Yes.	162
a	a	...	...	...	a	a	a	a	a	163
117	...	...	...	...	a	a	a	a	a	164
a	a	...	...	...	a	a	a	a	a	165
a	a	2	\$7,500 00	...	...	...	...	...	Yes.	166
a	a	...	...	...	3	600 00	...	...	Yes.	167
29	2	...	...	...	19	2,158 88	...	...	Yes.	168
6	...	...	...	...	a	a	a	a	a	169
a	a	...	...	...	30	6,375 00	...	...	Yes.	170
15	3	...	...	...	a	a	a	a	a	171
105	...	1	1,700 00	...	18	3,400 00	...	...	Yes.	172
a	a	...	...	...	a	a	a	a	a	173
a	a	8	15,400 00	1,100 00	a	a	...	...	Yes.	174
a	a	1	4,750 00	...	18	11,205 00	...	...	Yes.	175
16	...	...	...	...	7	2,500 00	...	...	Yes.	176
13	...	...	...	...	13	1,500 00	...	...	Yes.	177
6	...	...	...	...	a	a	a	a	a	178
35	...	...	...	...	7	1,200 00	...	...	Yes.	179
a	a	...	...	...	a	a	a	a	a	180
a	a	...	...	...	a	a	a	a	a	181
a	a	1	1,000 00	...	a	a	a	a	a	182
17	1	...	...	...	9	925 00	...	...	Yes.	183
50	...	...	...	...	32	4,150 00	...	...	Yes.	184
13	...	...	...	...	a	a	a	a	a	185
17	...	...	...	...	a	a	a	a	a	186
6	1	...	...	...	a	a	a	a	a	187
...	...	...	...	...	21	2,900 00	...	...	Yes.	188
a	a	...	...	...	a	a	a	a	a	189
a	a	...	...	...	a	a	a	a	a	190
...	...	...	...	...	...	...	...	...	Yes.	191
58	...	...	...	...	a	a	a	a	a	192
17	5	...	...	...	8	2,350 00	...	...	Yes.	193
13	2	...	...	...	13	1,960 00	...	...	Yes.	194

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Allegheny County—Continued.</i>				
195	Pittsburg—Sixteenth Ward Building and Loan, No. 2, . . .	a	a	a	a
196	Smoky City Building and Loan, No. 2,	6.00	10.00	10.00	10.00
197	Smoky City Building and Loan, No. 2, 2d series, .	6.00	9.09	9.09	9.09
198	Smoky City B. and L. of the Twenty-fourth Ward,	6.24	b	b	b
199	South Side Building and Loan,	6.24	9.88	5.20	5.58
200	South Side Turner Building and Loan,	a	a	a	a
201	South Twelfth Street Building and Loan,	6.50	6.50	2.60	2.89
202	Steuben Building and Loan, No. 2,	6.24	b	b	b
203	Ten-Cent Tutor Building and Loan,	a	a	a	a
204	Thirtieth Ward Building and Loan, No. 1, . . .	a	a	a	a
205	Thirtieth Ward Building and Loan, No. 2, . . .	a	a	a	a
206	Traction Building and Loan,	6.00	5.00	5.00	5.00
207	Turners' Building and Loan,	6.24	b	b	b
208	Tutor Building and Loan,	6.24	3.00	1.25	a
209	Twelfth Ward Union Building and Loan,	5.20	b	b	b
210	Twenty-eighth Ward Building and Loan,	a	a	a	a
211	Twenty-first Ward Building and Loan, No. 2, . .	6.24	a	a	a
212	Twenty-first Ward Building and Loan, No. 3, . .	5.20	b	b	b
213	Twenty-seventh Ward B. and L. No. 2, 3d series,	a	a	a	a
214	Twenty-third Ward Building and Loan,	6.00	13.00	1.00	a
215	Umland Building and Loan,	6.24	b	b	b
216	United Mutual Building and Loan,	a	a	a	a
217	United States Excelsior Building, No. 1,	b	a	a	a
218	United States Excelsior Building, No. 6, . . . .	. . . .	13.00	6.00	8.69
219	Unity Building and Loan,	a	a	a	a
220	Utility Building and Loan, No. 1,	a	a	a	a
221	Vorwärts' Building,	5.20	a	a	a
222	West End Building and Loan,	6.00	11.500	3.00	a
223	William Penn Building and Loan,	6.25	b	b	b
224	Workingmen's B. and L., 3d sec., dime series, .	5.20	b	b	b
225	Rankin Station—Rankin Ten-Cent Building and Loan, . . .	5.00	6.24	6.24	6.24
226	Sewickley—Sewickley Building and Loan, No. 1,	6.00	4.00	3.00	a
227	Sewickley Building and Loan, No. 2,	6.00	4.00	4.00	4.00

a Not reported.

b None charged.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
4	.....	.....	.....	.....	a	a	a	a	a	195
25	.....	.....	.....	.....	79	\$53,267 50	.....	.....	Yes.	196
.....	.....	.....	.....	.....	5	440 00	.....	.....	Yes.	197
15	4	.....	.....	.....	17	817 00	.....	.....	Yes.	198
28	.....	.....	.....	.....	7	1,875 00	.....	.....	Yes.	199
.....	1	.....	.....	.....	a	a	a	a	a	200
65	.....	.....	.....	.....	36	2,308 00	.....	.....	Yes.	201
.....	.....	.....	.....	.....	100	35,400 00	.....	.....	Yes.	202
6	.....	.....	.....	.....	a	a	a	a	a	203
a	a	.....	.....	.....	a	a	a	a	a	204
15	3	.....	.....	.....	a	a	a	a	a	205
a	.....	.....	.....	.....	30	3,350 00	.....	.....	Yes.	206
32	13	.....	.....	.....	48	33,521 46	.....	.....	Yes.	207
49	.....	1	\$378 70	.....	32	5,143 00	.....	.....	Yes.	208
.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	209
a	a	.....	.....	.....	a	a	a	a	a	210
5	4	.....	.....	.....	27	1,875 00	.....	.....	Yes.	211
a	a	.....	.....	.....	31	7,100 00	.....	.....	No.	212
10	.....	.....	.....	.....	a	a	a	a	a	213
11	20	.....	.....	.....	4	1,200 00	.....	.....	Yes.	214
10	1	.....	.....	.....	28	7,500 00	.....	.....	No.	215
a	a	1	5,000 00	.....	a	a	a	a	a	216
7	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	217
.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	218
74	4	.....	.....	.....	a	a	a	a	a	219
64	14	.....	.....	.....	a	a	a	a	a	220
3	.....	.....	.....	.....	14	1,675 00	.....	.....	Yes.	221
a	a	.....	.....	.....	2	1,360 00	.....	.....	Yes.	222
20	.....	.....	.....	.....	23	6,995 00	.....	.....	Yes.	223
13	.....	.....	.....	.....	1	200 00	.....	.....	Yes.	224
1	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	225
a	a	a	.....	.....	4	1,000 00	.....	.....	Yes.	226
a	5	.....	.....	.....	3	650 00	.....	.....	Yes.	227

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Allegheny County—Concluded.</i>				
228	Sewickley Building and Loan, No. 3,	6.00	4.00	4.00	4.00
229	Sewickley Building and Loan, No. 4,	6.00	4.00	4.00	4.00
230	Sharpsburg—Dime Savings Building and Loan,	6.50	b	b	b
231	Excelsior Building and Loan,	5.20	b	b	b
232	Independent Building and Loan,	6.50	b	b	b
233	Keystone Building and Loan, No. 2,	6.50	b	b	b
234	Sharpsburg—Valley Building and Loan,	6.00	b	b	b
235	Springdale—Springdale Building and Loan,	6.00	5.85	.65	3.48
236	Tarentum—Natural Gas Building and Loan,	6.00	3.12	1.04	2.27
237	Turtle Creek—East Pittsburg Building and Loan,	a	a	a	a
238	Verona—Verona Building and Loan,	6.00	c 5.20	a	c 1.54
239	Wilkesburg—Wilkesburg Building and Loan,	6.00	c 6 00	c 6.00	c 6.00
240	Wilmerding—Air Brake Building and Loan,	6.00	c 6.50	c 6.50	c 6.50
	<i>Armstrong County.</i>				
241	Apollo—Apollo Mutual Building and Loan,	6.00	45.50	6.00	28.88
242	Freeport—Freeport Building and Loan,	6.00	c 7.28	c 2.60	c 5.32
243	Kittanning—Kittanning Building and Loan,	6.00	c 4.29	c 1.20	c 3.25
244	Leechburg—Leechburg Building and Loan,	6.00	43.00	25.00	38.09
	<i>Beaver County.</i>				
245	Beaver—Beaver Building and Loan,	6.00	5.77	2.79	4.95
246	County Seat Building and Loan,	6.00	15.00	5.00	a
247	Beaver Falls—Beaver Falls Building and Loan,	6.50	c 6.00	c 2.00	a
248	People's Building and Loan,	6.00	c 1.95	c 1.95	c 1.95
249	Workingman's Building and Loan,	6.00	3.85	3.85	3.85
250	Bridgewater—Bridgewater Building, No. 2,	6.00	3.84	3.84	3.84
251	New Brighton—Beaver County Building and Loan,	a	a	a	a
252	Beaver Valley Building and Loan,	a	a	a	a
253	New Brighton Building and Loan,	6.00	c 7.41	c 1.04	a
254	Rochester—Capital Building and Loan,	6.00	c 5.20	c 5.20	c 5.20
255	Central Building and Loan of Beaver County,	6.00	c 11.18	c 2.60	c 5.92
256	Equitable Building and Loan, No. 3,	a	a	a	a
	<i>Berks County.</i>				
257	Hamburg—Hamburg Building and Loan,	a	a	a	a

a Not reported.

b None charged.

c Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other Buildings.	Number.	Amount.	Lost.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
6	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	228
6	.....	.....	.....	.....	3	300 00	.....	.....	Yes.	229
28	8	.....	.....	.....	3	6,500 00	.....	.....	Yes.	230
20	.....	.....	.....	.....	12	2,850 00	.....	.....	Yes.	231
37	.....	.....	.....	.....	39	14,300 00	.....	.....	Yes.	232
a	a	.....	.....	.....	10	2,400 00	.....	.....	Yes.	233
a	a	.....	.....	a	31	6,500 00	.....	.....	Yes.	234
27	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	235
110	.....	.....	.....	.....	10	2,200 00	.....	.....	Yes.	236
a	a	.....	.....	.....	a	a	a	a	a	237
a	a	.....	.....	.....	17	2,675 00	.....	.....	Yes.	238
a	a	.....	.....	.....	11	3,870 00	.....	.....	Yes.	239
16	a	.....	.....	.....	8	497 53	.....	.....	Yes.	240
45	11	.....	.....	.....	.....	.....	.....	.....	Yes.	241
51	8	.....	.....	.....	2	100 00	1	100 00	Yes.	242
5	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	243
35	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	244
a	a	4	\$3,120 00	.....	35	40,562 94	.....	.....	Yes.	245
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	246
a	a	a	a	.....	a	a	.....	.....	Yes.	247
a	a	7	7,000 00	.....	5	3,000 00	.....	.....	Yes.	248
a	.....	.....	.....	.....	30	3,496 00	.....	.....	Yes.	249
17	.....	.....	.....	.....	1	103 45	.....	.....	Yes.	250
a	a	.....	.....	.....	a	a	a	a	a	251
a	a	.....	.....	.....	a	a	a	a	a	252
300	a	2	1,800 00	.....	6	1,400 00	.....	.....	Yes.	253
a	a	.....	.....	.....	8	1,000 00	.....	.....	Yes.	254
a	a	.....	.....	.....	a	a	.....	.....	Yes.	255
a	a	2	1,250 00	15 00	a	a	a	a	a	256
9	9	.....	.....	.....	a	a	a	a	a	257

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Berks County—Continued.</i>				
258	Reading—Columbia Building and Savings, No. 4,	6.00	11.25	10.00	a
259	Equitable Savings and Loan, No. 2,	6.00	b	b	b
260	Franklin Building and Savings, No. 3,	6.00	11.81	10.00	a
261	Friendship Building and Savings, No. 3,	6.00	10.99	10.00	a
262	Germania Building and Savings, No. 3,	6.00	11.50	11.00	11.19
263	Hampden Building and Savings, No. 2,	6.00	10.00	10.00	10.00
264	Homestead Building and Savings, No. 3,	6.00	14.65	10.00	a
265	Homestead Building and Savings, No. 4,	6.00	10.12	10.00	a
266	Homestead Building and Savings, No. 5,	6.00	11.67	10.00	a
267	Homestead Building and Savings, No. 6,	6.00	11.67	10.33	a
268	Jefferson Building and Savings, No. 3,	6.00	11.85	10.00	a
269	Jefferson Building and Savings, No. 4,	6.00	10.73	10.00	a
270	Keystone Building and Savings, No. 2,	6.000	10.240	10.000	a
271	Keystone Building and Savings, No. 3,	6.000	.550	.040	a
272	National Building and Savings, No. 2,	6.000	11.420	10.000	a
273	Neversink Building and Savings, No. 3,	6.000	10.876	10.000	a
274	Neversink Building and Savings, No. 4,	6.000	11.000	11.000	11.000
275	Northeast Building and Savings,	6.000	10.392	10.000	a
276	Northwest Building and Savings,	6.000	10.187	10.000	a
277	Progressive Building and Loan,	6.000	10.000	10.000	10.000
278	Provident Building and Savings, No. 1,	6.000	10.000	10.000	10.000
279	Provident Building and Savings, No. 2,	6.000	10.000	10.000	10.000
280	Reading Eagle Employee's Savings Fund,	6.000	b	b	b
281	Ringgold Building and Savings, No. 1,	6.000	1,460	.000	a
282	Ringgold Building and Savings, No. 2,	6.000	11.667	10.000	a
283	Schiller Building and Savings, No. 3,	6.000	11.140	10.000	a
284	Schiller Building and Savings, No. 4,	6.000	11.012	10.000	a
285	Schuylkill Building and Loan,	6.000	c 2.040	c.120	a
286	Union Building and Savings, No. 3,	6.000	10.765	10.000	a
287	Washington Building and Savings, No. 3,	6.000	11.640	10.000	a
288	West Reading Savings Fund and Loan, No. 3,	6.000	.500	.500	.500
289	West Reading Savings Fund and Loan, No. 4,	6.000	.500	.500	.500

a Not reported.

b None charged.

c Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSO- CIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	a	a	a	4	\$800 00	a	a	Yes.	258
a	a	...	...	...	10	6,700 00	10	\$9,898 70	Yes.	259
a	a	a	a	a	10	3,000 00	a	a	Yes.	260
a	a	...	...	...	3	1,500 00	...	...	Yes.	261
a	a	...	...	...	...	...	...	...	Yes.	262
...	...	...	...	...	1	200 00	28	36,568 19	Yes.	263
a	a	a	a	a	10	3,000 00	a	a	Yes.	264
a	a	a	a	a	13	3,900 00	a	a	Yes.	265
a	a	a	a	a	2	600 00	a	a	Yes.	266
a	a	...	...	...	...	...	...	...	Yes.	267
a	a	a	a	a	4	900 00	a	a	Yes.	268
a	a	...	...	...	5	1,000 00	a	a	Yes.	269
a	a	a	a	a	20	6,000 00	a	a	Yes.	270
a	a	a	a	a	14	2,800 00	a	a	Yes.	271
a	a	a	a	a	16	4,800 00	a	a	Yes.	272
a	a	a	a	a	3	1,500 00	a	a	Yes.	273
a	a	...	...	...	...	...	...	...	Yes.	274
a	a	a	a	a	5	2,500 00	a	a	Yes.	275
a	a	a	a	a	5	1,500 00	a	a	Yes.	276
a	a	...	...	...	4	1,600 00	...	...	No.	277
1	...	...	...	...	...	...	12	34,250 00	Yes.	278
a	a	...	...	...	1	200 00	14	47,034 83	Yes.	279
3	...	...	...	...	6	2,900 00	...	...	No.	280
a	a	a	a	a	8	1,650 00	...	...	Yes.	281
a	a	a	a	a	6	1,800 00	a	a	Yes.	282
a	a	a	a	a	12	6,000 00	a	a	Yes.	283
a	a	a	a	a	4	2,250 00	a	a	Yes.	284
a	a	a	a	a	10	6,600 00	...	...	No.	285
a	a	...	...	...	7	1,400 00	...	...	Yes.	286
a	a	a	a	a	7	2,100 00	...	...	Yes.	287
a	a	...	...	...	6	900 00	...	...	Yes.	288
a	a	...	...	...	2	300 00	...	...	Yes.	289

a Not reported.

TABLE II—*Premiums and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Berks County—Concluded.</i>				
290	Reading—William Penn Building and Savings,	6.000	b	b	b
291	Stony Creek Mills—Stony Creek Mills Building and Loan, .	6.000	c .600	c .600	c .600
	<i>Blair County.</i>				
292	Altoona—Allegheny Loan and Building, No. 3,	6.000	25.500	12.000	18.591
293	Altoona Building and Loan,	6.000	27.000	16.000	20.474
294	Blair County Loan and Building,	6.000	25.000	10.000	19.250
295	Citizens' Loan and Building,	6.000	27.500	12.000	19.835
296	Eighth Ward Loan and Building,	6.000	23.500	14.000	18.836
297	Enterprise Loan and Building, No. 2,	6.000	29.000	5.000	18.590
298	Equitable Loan and Building,	6.000	30.500	1.600	18.000
299	Excelsior Building and Loan,	6.000	a	a	a
300	Fame Loan and Building,	6.000	27.000	10.000	18.616
301	Fidelity Building, Loan and Savings,	6.000	28.000	3.500	19.500
302	Franklin Loan and Building,	6.000	31.000	1.800	19.987
303	Germania Building and Savings, No. 2,	6.000	27.000	15.000	18.116
304	Hope Building and Loan,	6.000	a	a	a
305	Independent Building and Loan,	6.000	25.000	18.000	22.747
306	Jefferson Loan and Building,	6.000	32.500	10.000	19.166
307	Juniata Building and Loan,	a	a	a	a
308	Keystone Building and Loan,	6.000	a	a	a
309	Logan Loan and Building,	6.000	a	a	a
310	Mutual Building and Loan,	6.000	28.500	13.750	19.678
311	Penn Building and Loan No. 2,	6.000	b 6.000	b 3.000	b 4.620
312	Pennsylvania Building and Loan,	6.000	b 6.000	b 6.000	b 6.000
313	People's Building and Loan,	6.000	30.500	8.000	21.318
314	Provident Building and Loan,	6.000	28.500	12.000	20.386
315	Security Building and Loan,	6.000	a	a	a
316	Standard Building and Loan,	6.000	34.000	10.000	20.941
317	Teutonia Building and Loan,	6.000	27.000	16.000	19.500
318	Vigilant Building and Loan,	6.000	26.500	10.000	17.476
319	Washington Loan and Building No. 2,	6.000	b 7.200	b 2.700	b 4.151
320	Workingmen's Building and Loan,	6.000	b 11.400	b 3.000	b 4.140

a Not reported.

b None charged.

c Per annum.

Homes, Acquired Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other Buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	a	a	a	15	\$3,000 00	a	a	Yes.	290
4	.....	.....	.....	.....	5	2,800 00	.....	.....	Yes.	291
28	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	292
23	22	1	\$1,000 00	.....	.....	.....	.....	.....	Yes.	293
20	9	.....	.....	.....	.....	.....	.....	.....	Yes.	294
73	39	2	2,600 00	.....	.....	.....	.....	.....	Yes.	295
26	8	.....	.....	.....	1	100 00	.....	.....	Yes.	296
36	11	.....	.....	.....	.....	.....	.....	.....	Yes.	297
436	183	35	32,745 58	\$1,717 20	.....	.....	.....	.....	Yes.	298
154	51	.....	.....	.....	.....	.....	.....	.....	Yes.	299
82	15	.....	.....	.....	1	400 00	.....	.....	Yes.	300
289	39	1	519 48	.....	14	30,700 00	.....	.....	Yes.	301
475	128	15	10,700 00	200 00	.....	.....	.....	.....	Yes.	302
159	11	1	583 88	.....	68	13,600 00	.....	.....	Yes.	303
a	a	6	5,410 42	.....	.....	.....	.....	.....	Yes.	304
27	1	.....	.....	.....	.....	.....	.....	.....	Yes.	305
58	23	.....	.....	.....	7	5,300 00	.....	.....	Yes.	306
a	a	a	a	a	a	a	a	a	a	307
399	73	5	6,200 00	.....	a	a	.....	.....	Yes.	308
260	22	3	9,109 18	410 91	a	a	.....	.....	Yes.	309
35	13	.....	.....	.....	.....	.....	.....	.....	Yes.	310
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	311
24	.....	.....	.....	.....	2	320 00	.....	.....	Yes.	312
107	170	5	4,429 76	.....	3	1,800 00	.....	.....	Yes.	313
80	32	1	2,000 00	.....	.....	.....	.....	.....	Yes.	314
192	39	1	760 00	.....	a	a	.....	.....	Yes.	315
51	25	2	1,730 00	.....	.....	.....	.....	.....	Yes.	316
a	a	2	1,865 00	150 00	.....	.....	.....	.....	Yes.	317
28	13	.....	.....	.....	.....	.....	.....	.....	Yes.	318
41	29	.....	.....	.....	.....	.....	.....	.....	Yes.	319
215	353	4	6,000 00	.....	.....	.....	.....	.....	Yes.	320

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Blair County—Concluded.</i>				
321	Bellwood—Bellwood Mutual Building and Loan,	6.000	27.000	16.000	23.545
322	Duncansville—Duncansville Building and Loan,	6.000	30.000	15.000	24.578
323	Tyrone—Central Building and Loan,	6.000	35.000	20.000	26.325
324	Improvement Building and Loan,	6.000	49.000	34.000	40.808
325	Tyrone Building and Loan No. 3,	6.000	41.000	20.000	31.629
	<i>Bradford County.</i>				
326	Athens—Athens Building, Loan and Savings,	6.000	18.000	11.000	a
327	Sayre—Sayre Building and Loan,	6.000	21.000	10.000	14.756
	<i>Bucks County.</i>				
328	Bristol—Bristol Building,	6.000	b 1.920	. . . . .	b .580
329	Fidelity Building,	6.000	b 3.780	b .300	b .999
330	Mercbants and Mecbanics' Building,	6.000	b 2.520	b .600	a
331	Union Building and Loan Company,	6.000	b 2.400	b .660	1.153
332	Langborne—Langborne Building and Loan,	6.000	4.300	. . . . .	a
333	Morrisville—Mecbanics' Mutual Loan and Building, . . .	a	a	a	a
334	New Hope—New Hope Building and Loan,	6.000	3.000	. . . . .	a
335	Newportville—Benevolent Building and Savings Fund, . .	6.000	a	a	b .413
336	Newtown—Newtown Building and Loan,	5.000	5.000	. . . . .	a
337	Quakertown—Quakertown Building and Loan,	6.000	b 1.980	. . . . .	a
338	Workingman's Building,	6.000	11.700	10.000	a
339	Riegelsville—Riegelsville Building and Loan,	7.000	a	a	a
340	Tullytown—William Penn Mutual Loan and Savings,	6.000	c	c	c
341	Yardley—Yardley Building and Loan,	6.000	1.625	. . . . .	a
	<i>Butler County.</i>				
342	Butler—Citizens' Building and Loan, first series,	6.240	c	c	c
343	Citizens' Building and Loan, second series,	6.240	c	c	c
344	Citizens' Building and Loan, third series,	6.240	b	b	b
345	. . . . .	a	a	a	a
346	Mecbanics' Building and Loan,	6.000	1.000	1.000	1.000
347	People's Building and Loan,	6.240	b	b	b
348	Workingmen's Building and Loan, first series,	6.000	6.000	6.000	6.000
349	Workingmen's Equitable Building & Loan, series B,	6.000	6.000	6.000	6.000

a No reported.

b None charged.

c Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
12	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	321
19	19	.....	.....	.....	.....	.....	.....	.....	Yes.	322
124	10	1	\$1,600 00	.....	3	\$1,400 00	.....	.....	Yes.	323
45	4	.....	.....	.....	7	1,400 00	.....	.....	Yes.	324
68	16	.....	.....	.....	a	a	.....	.....	Yes.	325
39	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	326
58	28	.....	.....	.....	7	3,400 00	.....	.....	Yes.	327
53	a	1	5,000 00	2,000 00	.....	.....	.....	.....	No.	328
74	.....	1	2,000 00	.....	3	400 00	.....	.....	No.	329
48	a	1	1,200 00	.....	.....	.....	.....	.....	No.	330
28	.....	.....	.....	.....	1	200 00	.....	.....	No.	331
6	.....	.....	.....	.....	2	50 00	.....	.....	No.	332
18	.....	.....	.....	.....	a	a	a	a	a	333
48	.....	5	1,400 00	200 00	24	7,887 00	.....	.....	Yes.	334
21	.....	.....	.....	.....	8	4,400 00	.....	.....	Yes.	335
2	.....	.....	.....	.....	2	250 00	2	\$2,000 00	Yes.	336
17	3	.....	.....	.....	.....	.....	.....	.....	No.	337
14	6	.....	.....	.....	.....	.....	.....	.....	No.	338
.....	.....	1	600 00	400 00	a	a	a	a	Yes.	339
48	.....	.....	.....	.....	.....	.....	3	4,800 00	Yes.	340
22	.....	.....	.....	.....	1	100 00	3	3,189 81	No.	341
40	.....	.....	.....	.....	6	2,000 00	.....	.....	Yes.	342
25	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	343
15	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	344
a	a	.....	.....	.....	a	a	a	a	a	345
20	.....	2	1,700 00	.....	.....	.....	.....	.....	Yes.	346
5	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	347
16	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	348
33	14	.....	.....	.....	.....	.....	.....	.....	Yes.	349

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Butler County—Concluded.</i>				
350	Butler—Workingmen's Equitable Building & Loan, series C,	6.000	6.000	6.000	6.000
351	Workingmen's Equitable Building & Loan, series D,	6.000	6.000	6.000	6.000
	<i>Cambria County.</i>				
352	Conemaugh—Conemaugh Building and Loan,	6.000	36.000	29.000	33.210
353	Ebensburg—Ebensburg Building and Loan,	a	a	a	a
354	Gallitzin—Gallitzin Building and Loan,	6.000	42.000	15.000	25.850
355	Johnstown—Cambria Building and Loan,	6.000	44.000	10.000	25.000
356	German Loan, Building and Savings,	6.000	a	a	a
357	Johnstown Building and Loan,	6.000	44.000	10.000	25.000
358	Keystone Building and Loan,	6.000	35.000	20.000	28.640
359	Morrellville Building and Loan,	6.000	50.250	24.000	32.960
360	Moxham Building and Loan,	6.000	34.000	22.500	28.270
361	People's Building and Loan,	6.000	25.000	25.000	25.000
362	Lilly—Lilly Building and Loan,	6.000	43.000	22.000	29.310
	<i>Carbon County.</i>				
363	East Mauch Chunk—Keystone Loan and Building,	6.000	16.500	10.000	11.230
364	Progressive Building and Loan,	6.000	c 2.220	c .900	a
365	Lansford—Lansford Building and Loan, No. 2,	6.000	25.000	21.500	21.670
366	Lehighton—Enterprise Building and Loan,	6.000	15.000	2.000	a
367	Enterprise Building and Loan, No. 2, first series,	6.000	15.500	2.000	a
368	Enterprise Building & Loan, No. 2, second series,	6.000	15.000	12.500	a
369	Mauch Chunk—Equitable Building and Loan,	6.000	38.000	8.000	15.000
370	J. H. Wilhelm Building and Loan,	6.000	12.500	12.500	12.500
371	Mauch Chunk Building and Loan,	6.000	22.500	2.000	a
372	Union Building, Loan and Savings,	6.000	40.000	4.000	a
373	Nesquehoning—Nesquehoning Building and Loan,	6.000	17.500	2.000	a
374	Summit Hill—Summit Hill Building and Loan,	6.000	a	a	a
375	Weatherly—Anthracite Building and Loan,	6.000	32.500	1.000	9.000
	<i>Centre County.</i>				
376	Phillipsburg—Phillipsburg Building and Loan,	6.000	c 2.080	c 2.080	c 2.080
	<i>Chester County.</i>				
377	Avondale—London Grove Building,	6.000	18.900	.000	a
378	Berwyn—Berwyn Building and Loan,	6.000	25.000	.000	a

a Not reported.

c Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSO- CIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHARE- HOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
29	5	...	...	...	...	...	...	...	Yes.	350
40	3	...	...	...	...	...	...	...	Yes.	351
30	1	...	...	...	54	\$21,900 00	...	...	Yes.	352
a	a	...	...	...	a	a	a	a	a	353
a	a	5	\$1,900 00	...	...	...	...	...	Yes.	354
a	a	a	a	a	43	55,500 00	...	...	Yes.	355
a	a	...	...	...	...	...	68	\$96,315 84	Yes.	356
a	a	a	a	a	23	13,955 00	...	...	Yes.	357
a	a	...	...	...	...	...	...	...	Yes.	358
a	a	...	...	...	...	...	...	...	Yes.	359
a	a	...	...	...	2	600 00	...	...	Yes.	360
a	...	...	...	...	4	750 00	...	...	Yes.	361
a	a	...	...	...	...	...	...	...	No.	362
a	a	...	...	...	...	...	...	...	Yes.	363
a	a	...	...	...	...	...	...	...	Yes.	364
a	a	...	...	...	...	...	...	...	Yes.	365
128	11	1	461 00	...	9	8,200 00	...	...	Yes.	366
a	a	2	2,105 00	...	...	...	...	...	Yes.	367
a	a	...	...	...	...	...	...	...	Yes.	368
a	a	...	...	...	...	...	...	...	Yes.	369
a	a	...	...	...	...	...	...	...	Yes.	370
a	a	...	...	...	...	...	...	...	Yes.	371
a	a	...	...	...	...	...	...	...	Yes.	372
a	a	...	...	...	...	...	...	...	Yes.	373
a	a	3	5,638 25	a	...	...	2	1,200 00	Yes.	374
a	a	...	...	...	...	...	...	...	Yes.	375
a	a	...	...	...	14	1,197 74	...	...	Yes.	376
46	a	3	3,800 00	\$1,000 00	10	3,070 00	...	...	Yes.	377
43	...	2	2,200 00	200 00	11	6,900 00	...	...	No.	378

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Chester County—Concluded.</i>				
379	Coatesville—Coatesville Building and Loan,	6.000	4.000	.000	a
380	Home Building and Loan,	6.000	5.250	.000	2.570
381	Downingtown—Brandywine Building and Loan,	6.000	6.000	.250	a
382	Kennett Square—Kennett Square Building and Loan, . . .	6.000	12.250	4.000	a
383	Landenburg—Landenburg Building,	6.000	13.000	10.000	a
384	Malvern—Malvern and Duffryn Mawr B'ld'g and Loan, . .	6.000	b .960	b .000	a
385	Oxford—Oxford Building and Loan,	6.000	b 1.000	b .900	a
386	Parkesburg—Parkesburg Building and Loan,	6.000	10.000	.000	a
387	Phoenixville—Phoenix Building,	6.000	3.000	.500	a
388	West Chester—West Chester Building and Loan,	6.000	37.500	.500	a
	<i>Clearfield County.</i>				
389	DuBois—Mutual Building and Loan,	a	a	a	a
	<i>Columbia County.</i>				
390	Bloomsburg—Industrial Building and Loan,	6.000	15.000	10.000	11.090
391	Centralia—Citizens' Building and Loan,	6.000	a	a	a
	<i>Cumberland County.</i>				
392	Carlisle—Carlisle Building and Loan, No. 2,	6.000	b 10.400	b 5.200	b 6.830
393	Mechanics' Building and Loan,	6.000	b 5.980	b 5.200	b 5.570
394	Mechanicsburg—Mechanicsburg Building and Loan, . . .	6.000	b 6.240	b 6.240	b 6.240
395	New Cumberland—New Cumberland B'ld'g and Loan, No. 1,	6.000	20.000	20.000	20.000
396	New Cumberland B'ld'g and Loan, No. 2,	a	a	a	a
	<i>Dauphin County.</i>				
397	Harrisburg—American Building and Loan,	6.000	20.000	20.000	20.000
398	Central Building and Loan, No. 2,	6.000	20.000	20.000	20.000
399	Citizens' Building and Loan, No. 1,	6.000	20.000	20.000	20.000
400	Citizens' Building and Loan, No. 2,	6.000	20.000	20.000	20.000
401	Columbia Building and Loan,	a	a	a	a
402	Commonwealth Building and Loan,	a	a	a	a
403	Dauphin Centennial Building and Loan, No. 1,	6.000	20.000	20.000	20.000
404	Dauphin Centennial Building and Loan, No. 2,	6.000	20.000	20.000	20.000
405	East Harrisburg Building and Loan,	6.000	20.000	20.000	20.000
406	Eintracht Building and Savings, No. 1,	6.000	20.000	20.000	20.000
407	Eintracht Building and Savings, No. 2,	6.000	20.000	20.000	20.000

a Not reported.

b Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
70	.....	.....	.....	.....	23	\$4,855 00	1	\$300 00	No.	379
15	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	380
23	9	.....	.....	.....	19	4,050 00	.....	.....	No.	381
38	.....	1	\$400 00	a	41	10,200 00	1	400 00	Yes.	382
a	a	1	800 00	.....	20	12,000 00	.....	.....	.....	383
36	.....	.....	.....	.....	2	210 00	.....	.....	No.	384
30	.....	.....	.....	.....	11	4,445 00	6	5,000 00	Yes.	385
50	4	.....	.....	.....	17	3,090 00	1	4,000 00	No.	386
60	.....	2	3,200 00	.....	15	10,100 00	.....	.....	No.	387
47	.....	8	11,700 00	\$3,880 87	23	10,400 00	.....	.....	No.	388
151	5	.....	.....	.....	a	a	a	a	a	389
5	1	.....	.....	.....	.....	.....	.....	.....	Yes.	390
a	a	6	5,575 00	400 00	300	60,000 00	.....	.....	Yes.	391
100	a	.....	.....	.....	5	1,000 00	.....	.....	Yes.	392
45	6	.....	.....	.....	2	400 00	.....	.....	Yes.	393
50	a	.....	.....	.....	.....	.....	.....	.....	Yes.	394
30	10	.....	.....	.....	4	10,800 00	.....	.....	Yes.	395
29	2	2	3,300 00	.....	a	a	a	a	a	396
45	5	.....	.....	.....	.....	.....	.....	.....	Yes.	397
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	398
64	a	.....	.....	.....	.....	.....	.....	.....	Yes.	399
40	5	.....	.....	.....	.....	.....	.....	.....	Yes.	400
88	6	.....	.....	.....	a	a	a	a	a	401
3	.....	.....	.....	.....	a	a	a	a	a	402
40	a	1	1,100 00	.....	.....	.....	.....	.....	Yes.	403
22	a	.....	.....	.....	.....	.....	.....	.....	Yes.	404
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	405
35	a	.....	.....	.....	.....	.....	.....	.....	Yes.	406
12	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	407

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Dauphin County—Concluded.</i>				
408	Harrisburg—Franklin Building and Loan,	6.000	b 3.000	b 3.000	b 3.000
409	Friendship Building and Loan, No. 1,	6.000	20.000	20.000	20.000
410	Friendship Building and Loan, No. 2,	6.000	20.000	20.000	20.000
411	German National Building and Loan,	a	a	a	a
412	Germania Building and Loan,	a	a	a	a
413	Harris Building and Loan,	6.000	20.000	20.000	20.000
414	Harrisburg Building and Loan, No. 1,	6.000	20.000	20.000	20.000
415	Harrisburg Building and Loan, No. 2,	6.000	20.000	20.000	20.000
416	Keystone Loan, No. 2,	6.000	20.000	20.000	20.000
417	Mount Pleasant Building and Loan,	6.000	20.000	20.000	20.000
418	National Savings, Building and Loan,	6.000	20.000	20.000	20.000
419	. . . . .	5.000	b 5.000	b 5.000	b 5.000
420	Safe Deposit Building and Loan,	a	a	a	a
421	State Savings and Loan,	6.000	20.000	20.000	20.000
422	Teutonia Building and Loan, No. 3,	6.000	20.000	20.000	20.000
423	Union Building and Loan,	a	a	a	a
424	Washington Building and Loan, No. 2,	a	a	a	a
425	West Harrisburg Building and Loan, No. 1,	a	a	a	a
426	West Harrisburg Building and Loan, No. 2,	a	a	a	a
427	West Harrisburg Building and Loan, No. 3,	6.000	20.000	20.000	20.000
428	William Penn Building and Loan,	a	a	a	a
429	Middletown—Londonderry Building and Loan, first series,	6.000	25.000	20.000	23.529
430	Londonderry Building and Loan, second series,	6.000	25.000	25.000	25.000
431	Middletown Building and Loan,	a	a	a	a
432	Steelton—Citizens' Building and Loan,	6.000	20.000	20.000	20.000
433	Felton Building and Loan,	6.000	20.000	20.000	20.000
434	People's Building and Loan,	a	a	a	a
435	Steelton Building and Loan, No. 2,	a	a	a	a
436	Steel-Workers Building and Loan,	6.000	20.000	20.000	20.000
	<i>Delaware County.</i>				
437	Cbester—Chester and Upland Building,	6.000	40.000	.250	a
438	Chester Building,	6.000	7.250	.250	a
439	Excelsior Savings Fund,	6.000	30.000	5.000	a

a Not reported.

b Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
26	4	...	...	...	...	...	...	...	No.	408
60	8	...	...	...	...	...	...	...	No.	409
20	...	...	...	...	...	...	...	...	No.	410
34	a	...	...	...	a	a	a	a	a	411
60	15	...	...	...	a	a	a	a	a	412
62	a	...	...	...	2	\$400 00	...	...	No.	413
32	6	...	...	...	...	...	...	...	No.	414
20	...	...	...	...	...	...	...	...	Yes.	415
17	...	...	...	...	...	...	...	...	Yes.	416
5	...	...	...	...	...	...	...	...	Yes.	417
9	a	...	...	...	...	...	...	...	No.	418
6	...	...	...	...	...	...	...	...	Yes.	419
a	a	...	...	...	a	a	a	a	a	420
9	...	...	...	...	...	...	...	...	Yes.	421
23	...	...	...	...	...	...	...	...	Yes.	422
a	a	...	...	...	a	a	a	a	a	423
a	a	...	...	...	a	a	a	a	a	424
a	a	...	...	...	a	a	a	a	a	425
38	8	...	...	...	a	a	a	a	a	426
16	3	...	...	...	...	...	...	...	Yes.	427
33	3	...	...	...	a	a	a	a	a	428
24	4	...	...	...	...	...	...	...	Yes.	429
9	...	...	...	...	...	...	...	...	Yes.	430
a	a	...	...	...	a	a	a	a	a	431
59	a	...	...	...	...	...	...	...	Yes.	432
a	a	...	...	...	...	...	...	...	Yes.	433
21	...	...	...	...	a	a	a	a	a	434
24	...	...	...	...	a	a	a	a	a	435
12	a	...	...	...	...	...	...	...	Yes.	436
30	...	a	a	a	9	3,150 00	...	...	No.	437
52	11	12	13,700 00	\$130 34	13	8,040 00	...	...	No.	438
76	...	10	19,834 07	27 88	23	11,691 50	...	...	No.	439

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cents.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Delaware County—Concluded.</i>				
440	Chester—Franklin Building and Loan,	6.000	10.500	. . . . .	2.932
441	Industrial Building and Loan,	6.000	6.000	. . . . .	a
442	Keystone Building and Loan,	6.000	11.000	.130	a
443	Pennsylvania Savings, Loan and Building,	6.000	3.000	. . . . .	.761
444	People's Building and Loan,	6.000	15.500	.250	a
445	Provident Building and Loan,	6.000	14.250	. . . . .	a
446	Union Building and Loan,	6.000	2.500	. . . . .	1.827
447	Clifton Heights—Clifton Heights Building and Loan, . .	6.000	11.000	.125	a
448	Collingdale—Home Building,	6.000	13.000	a	7.023
449	Darby—Sharon Building,	6.000	a	a	a
450	Fernwood—Fernwood Building,	6.000	a	a	a
451	Garrettford—Upper Darby Building and Loan,	6.000	8.000	. . . . .	a
452	Lausdowne—Lausdowne Building and Loan,	a	a	a	a
453	Lenni Mills—Central Loan and Savings,	6.000	b 1.680	b .720	b 1.410
454	Linwood—Linwood Building and Loan,	6.000	b 1.500	b .060	b .961
455	Media—Media Loan and Savings, No. 2,	6.000	1.000	.250	a
456	Morton—Folsom Building and Loan,	6.000	b 2.700	b .300	a
457	Morton Building and Loan,	6.000	9.000	1.000	a
458	Springfield Building and Loan,	6.000	12.000	. . . . .	a
459	Rutledge—Government Mutual Building and Loan,	6.000	b 3.600	b 2.400	a
460	Rutledge Mutual Building and Loan,	6.000	a	b 1.500	a
461	Thurlow—Iron Workers' Building,	6.000	10.750	. . . . .	2.035
462	Wayne—Wayne Building,	6.000	b 1.380	. . . . .	a
	<i>Elk County.</i>				
463	Johnsonburg—Elk National Savings and Loan,	a	a	a	a
464	Ridgway—People's Building and Loan,	a	a	a	a
465	Ridgway Building and Loan,	6.00	50.00	20.00	35.739
	<i>Erie County.</i>				
466	Erie—Mutual Building and Loan,	6.000	b 1.500	b 1.500	b 1.500
467	Workingman's Building and Loan,	6.000	b 2.400	b 1.500	b 1.550
	<i>Fayette County.</i>				
468	Connellsville—Peoples' Building and Loan,	6.000	30.000	16.000	24.953
469	Uniontown—United States Excelsior Building and Loan, . .	a	a	a	a

a Not reported.

b Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
20	11	2	\$1,900 00	.....	1	\$200 00	...	.....	No.	440
44	....	3	4,400 00	\$500 00	18	6,100 00	...	.....	No.	441
65	a	11	13,650 00	.....	39	18,150 00	...	.....	No.	442
5	....	...	.....	.....	...	.....	...	.....	No.	443
45	13	2	4,100 00	.....	29	15,130 00	...	.....	No.	444
51	....	...	.....	.....	13	7,845 00	...	.....	No.	445
14	....	...	.....	.....	1	20 00	...	.....	No.	446
158	24	...	.....	.....	24	5,200 00	...	.....	No.	447
21	....	...	.....	.....	23	2,380 00	...	.....	No.	448
a	a	3	4,800 00	.....	16	24,600 00	...	.....	No.	449
a	a	a	a	a	...	.....	...	.....	No.	450
48	....	10	20,000 00	2,500 00	11	4,000 00	...	.....	No.	451
a	a	...	.....	.....	a	a	a	a	a	452
6	8	...	.....	.....	4	1,590 00	...	.....	No.	453
a	a	...	.....	.....	6	1,500 00	...	.....	No.	454
a	a	12	a	a	a	a	...	.....	No.	455
11	....	...	.....	.....	10	2,335 00	...	.....	No.	456
44	1	...	.....	.....	27	9,550 00	...	.....	No.	457
27	a	a	a	a	6	1,375 00	...	.....	No.	458
1	....	...	.....	.....	...	.....	...	.....	No.	459
25	....	1	200 00	.....	a	a	...	.....	No.	460
98	....	...	.....	.....	12	2,450 00	...	.....	No.	461
28	....	1	1,000 00	.....	3	1,500 00	...	.....	No.	462
2	....	...	.....	.....	a	a	a	a	a	463
22	2	...	.....	.....	a	a	a	a	a	464
a	....	...	.....	.....	...	.....	...	.....	.....	465
18	....	...	.....	.....	23	1,886 96	1	\$2,320 25	Yes.	466
87	....	...	.....	.....	3	600 00	...	.....	No.	467
33	2	...	.....	.....	...	.....	...	.....	Yes.	468
a	a	a	.....	.....	a	a	a	a	a	469

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Franklin County.</i>				
470	Chambersburg—Franklin Building and Loan,	6.24	c	c	c
471	Mechanics Building and Loan,	6.00	b 5.16	b .60	b 2.59
	<i>Greene County.</i>				
472	Waynesburg—Citizens' Building and Loan,	6.00	36.00	5.00	23.30
473	Waynesburg Building and Loan,	6.00	33.00	3.00	15.61
	<i>Indiana County.</i>				
474	Blairsville—Conemaugh Building and Loan,	6.00	42.00	14.00	a
475	Home Building and Loan,	6.00	b 18.24	b 2.40	b 7.42
476	Saltsburg—Kiskiminetas Building and Loan,	6.00	45.00	19.00	30.38
	<i>Jefferson County.</i>				
477	Big Run—Big Run Building and Loan,	a	a	a	a
478	Brockwayville—Brockwayville Building and Loan,	a	a	a	a
479	Punxsutawney—Home Building and Loan,	6.00	30.25	8.00	22.31
480	Mahoning Building and Loan,	a	a	a	a
481	Punxsutawney Mutual Building and Loan,	a	a	a	a
482	Reynoldsville—Reynoldsville Building and Loan,	6.00	55.00	2.300	33.22
	<i>Juniata County.</i>				
483	Mifflintown—Fermanaugh Building and Loan,	6.00	18.50	. . . . .	a
	<i>Lackawanna County.</i>				
484	Dunmore—Dunmore Building and Loan,	6.00	20.25	20.00	21.58
485	Scranton—Anthracite Building and Loan,	6.00	31.00	15.00	20.00
486	Commonwealth Building and Loan,	6.00	30.00	20.00	25.57
487	Electric Building and Loan,	a	a	a	a
488	Equitable Building and Loan,	a	a	a	a
489	German Building,	6.00	27.00	15.00	20.00
490	German Building, No. 6,	6.00	26.50	22.00	25.00
491	Germania Building and Loan,	6.00	22.00	15.00	a
492	Harmony Building and Loan, No. 2,	a	a	a	a
493	Home Building and Loan,	a	a	a	a
494	Industrial Building and Loan,	a	a	a	a
495	Lackawanna Building and Loan,	6.00	a	a	a
496	Meadow Brook Building and Loan,	6.00	33.00	15.00	20.00

a Not reported.

b Per annum.

c None charged.

Houses Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS. PLACED.	Marginal number
Homes.	Other building.	Number.	Amount.	Lost.	Number.	Amount.	Number.	Amount	Outside city or town- ship.	
50	6	.....	.....	.....	.....	.....	.....	.....	Yes.	470
30	.....	.....	.....	.....	6	\$900 00	.....	.....	Yes.	471
.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	472
.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	473
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	474
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	475
.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	476
a	.....	.....	.....	.....	a	a	a	a	a	477
13	.....	.....	.....	.....	a	a	a	a	a	478
92	4	.....	.....	.....	.....	.....	.....	.....	Yes.	479
42	12	.....	.....	.....	a	a	a	a	a	480
a	a	a	a	a	a	a	a	a	a	481
9	3	.....	.....	.....	.....	.....	.....	.....	Yes.	482
a	a	.....	.....	.....	.....	.....	.....	.....	No.	483
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	484
a	a	.....	.....	.....	.....	.....	.....	.....	No.	485
22	1	.....	.....	.....	.....	.....	.....	.....	Yes.	486
6	.....	.....	.....	.....	a	a	a	a	a	487
a	a	.....	.....	.....	a	a	a	a	a	488
a	a	1	\$144 93	.....	175	60,000 00	.....	.....	No.	489
a	a	1	1,961 58	.....	9	1,800 00	.....	.....	No.	490
a	a	.....	.....	.....	.....	.....	.....	.....	No.	491
a	a	.....	.....	.....	a	a	a	a	a	492
a	a	.....	.....	.....	a	a	a	a	a	493
20	a	.....	.....	.....	a	a	a	a	a	494
a	a	.....	.....	.....	2	600 00	.....	.....	No.	495
a	a	.....	.....	.....	27	6,200 00	.....	.....	No.	496

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Lackawanna County—Concluded.</i>				
497	Seranton—Schiller Building and Loan,	6.00	a	a	a
498	Suburban Building and Loan,	6.00	32.50	15.00	22.10
499	West Side Building and Loan,	6.00	30.50	5.00	20.00
500	Taylor—German Building and Loan,	a	a	a	a
501	Taylorville Building and Loan,	6.00	39.00	15.00	a
	<i>Lancaster County.</i>				
502	Christiana—Christiana Building and Loan,	6.00	b .60	. . . . .	a
503	Columbia—Columbia Building, No. 1,	8.00	c	c	c
504	Columbia Building, No. 2,	8.00	c	c	c
505	Saint Joseph's Building and Loan,	8.00	c	c	c
506	Lancaster—American Mechanics' Building and Loan, . . .	6.00	b 1.20	b .60	a
507	Home Building and Loan,	6.00	b 2.16	b 1.20	a
508	People's Building, Loan and Deposit Company,	6.00	b 1.20	. . . . .	a
509	Union Building and Loan,	a	a	a	a
510	West End Building and Loan,	6.00	b 1.20	b .72	a
	<i>Lawrence County.</i>				
511	New Castle—New Castle Mutual Building and Loan,	6.00	a	a	a
512	People's Mutual Building and Loan,	a	a	a	a
513	United States Excelsior B'ldg and L., No. 1,	a	a	a	a
	<i>Lebanon County.</i>				
514	Lebanon—Economy Building and Loan,	6.00	20.00	12.50	a
515	Fidelity Building and Loan,	6.00	20.00	12.50	a
516	Homestead Building and Savings,	6.00	25.00	10.00	a
517	People's Building and Loan,	6.00	20.00	12.50	a
	<i>Lehigh County.</i>				
518	Allentown—Mechanic's Loan and Building,	a	a	a	a
519	Mutual Loan and Building,	a	a	a	a
520	Pennsylvania Loan and Building,	6.00	b 1.92	b 1.02	b 1.56
521	Security Building,	6.00	12.00	.50	6.10
522	Catasauqua—Catasauqua Building and Loan,	6.00	7.29	1.00	3.25
523	Home Building,	6.00	9.25	1.00	2.37
524	Slatington—Excelsior Building and Loan,	6.00	20.00	18.00	a
525	Keystone Building and Loan,	6.00	17.50	16.50	a

a Not reported.

b Per annum.

c None charged.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCKS LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	...	...	...	20	\$18,000 00	...	...	No.	497
81	a	...	...	...	...	...	...	...	No.	498
a	a	...	...	...	...	...	...	...	No.	499
2	...	...	...	...	a	a	a	a	a	500
83	...	...	...	...	...	...	...	...	Yes.	501
9	...	...	...	...	5	1,500 00	...	...	Yes.	502
67	14	...	...	...	18	4,800 00	2	\$3,300 00	Yes.	503
26	7	...	...	...	6	3,150 00	...	...	Yes.	504
50	18	...	...	...	...	...	...	...	Yes.	505
a	a	3	\$3,900 00	...	25	4,750 00	...	...	Yes.	506
65	1	3	3,670 00	...	14	5,423 00	3	4,407 82	Yes.	507
a	a	12	8,750 00	...	38	7,330 00	...	...	Yes.	508
a	a	a	a	a	a	a	a	a	a	509
27	15	1	600 00	...	19	3,990 00	...	...	Yes.	510
93	10	...	...	...	18	6,800 00	...	...	Yes.	511
117	4	5	3,309 99	...	a	a	a	a	a	512
8	...	...	...	...	a	a	a	a	a	513
a	a	...	...	...	...	...	...	...	No.	514
35	...	...	...	...	...	...	...	...	No.	515
a	a	...	...	...	...	...	...	...	No.	516
a	a	...	...	...	...	...	...	...	No.	517
a	a	...	...	...	a	a	a	a	a	518
a	a	...	...	...	a	a	a	a	a	519
a	a	...	...	...	...	...	...	...	Yes.	520
a	a	...	...	...	18	10,880 00	...	...	Yes.	521
a	a	...	...	...	...	...	...	...	Yes.	522
a	a	...	...	...	...	...	...	...	Yes.	523
a	a	...	...	...	24	7,400 00	...	...	Yes.	524
a	a	...	...	...	...	...	...	...	Yes.	525

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Luzerne County.</i>				
526	Hazleton—Middle Coal Field Building and Loan,	6.00	37.00	10.00	19.77
527	Wilkes-Barre—Keystone Building and Loan,	6.00	27.50	5.00	16.25
	<i>Lycoming County.</i>				
528	Hughesville—Hughesville Building and Loan,	6.00	h 4.56	h 4.32	h 4.35
529	Jersey Shore—Providence Building and Loan,	6.00	20.00	15.00	19.65
530	Williamsport—German Building,	6.00	h 7.20	h 76	h 2.83
531	West Branch Building and Loan,	6.00	h 7.20	b 42	h 1.78
	<i>Mercer County.</i>				
532	Sharon—Sharon Building and Loan,	6.00	5.00	5.00	5.00
	<i>Monroe County.</i>				
533	Strondshurg—Commonwealth Building and Loan,	6.00	c	c	c
	<i>Montgomery County.</i>				
534	Bryn Mawr—Bryn Mawr Building and Loan,	6.00	c	c	c
535	Cheltenham—Cheltenham Building, No. 2,	a	c	c	c
536	Conshohocken—Home Savings Fund and Loan,	4.50	c	c	c
537	Welcome Savings Fund and Loan,	4.50	c	c	c
538	Hathoro—Hathoro Building and Loan,	a	a	a	a
539	Huntington Valley—Huntington Valley Building,	a	a	a	a
540	Jenkintown—Abington Building,	6.00	a	a	a
541	Jenkintown Building,	a	a	a	a
542	Norristown—National Savings Fund and Loan, No. 2, . . .	6.00	c	c	c
543	Star Loan,	6.00	c	c	c
544	West Norristown Building and Loan,	6.00	a	a	a
545	Pottstown—Guardian Building and Loan,	6.00	13.00	2.50	a
546	Rosemont—Rosemont Loan and Building,	a	a	a	a
547	West Conshohocken—Rising Sun Building and Loan,	a	a	a	a
	<i>Northampton County.</i>				
548	Bethlehem—Bethlehem Building and Loan,	6.00	c	c	c
549	Easton—Northampton County Building and Loan,	a	a	a	a
550	West Ward Building,	6.00	2.50	...	a
551	Freemansburg—Freemansburg Building and Loan,	6.00	18.00	...	10.34
552	South Bethlehem—Equitable Building and Loan,	6.00	c	c	c

a Not reported.

h Per annum.

c None charged.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	...	...	...	...	...	...	...	Yes.	526
a	a	...	...	...	5	\$1,800 00	...	...	No.	527
10	...	...	...	...	...	...	...	...	Yes.	528
16	2	...	...	...	...	...	...	...	Yes.	529
a	a	a	a	a	...	...	...	...	Yes.	530
a	a	a	a	a	...	...	...	...	Yes.	531
a	a	...	...	...	8	1,840 00	...	...	Yes.	532
a	a	...	...	...	...	...	...	...	Yes.	533
a	a	...	...	...	20	17,300 00	...	...	No.	534
a	a	1	\$900 00	...	a	a	a	a	a	535
a	...	...	...	...	5	2,600 00	...	...	Yes.	536
a	...	...	...	...	2	300 00	...	...	Yes.	537
12	...	2	3,300 00	...	a	a	a	a	a	538
a	a	a	a	a	a	a	a	a	a	539
a	a	a	a	a	7	1,625 00	...	...	No.	540
a	a	a	a	a	a	a	a	a	a	541
a	a	a	a	...	13	9,200 00	3	\$15,600 00	No.	542
a	a	...	...	...	11	5,070 00	5	30,200 00	Yes.	543
a	...	...	...	...	8	2,000 00	7	21,755 00	Yes.	544
24	4	2	5,300 00	...	50	8,420 00	...	...	Yes.	545
a	a	1	1,009 00	...	a	a	...	...	No.	546
a	a	a	a	a	a	a	a	a	a	547
19	15	...	...	...	6	643 33	...	...	Yes.	548
6	4	...	...	...	a	a	a	a	a	549
a	a	25	42,000 00	...	41	20,000 00	40	43,570 00	Yes.	550
a	a	...	...	...	44	20,575 00	...	...	Yes.	551
16	2	...	...	...	11	4,040 00	...	...	Yes.	552

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Northampton County—Concluded.</i>				
553	South Bethlehem—Industrial Building and Loan,	6.00	c	c	c
554	South Bethlehem Building and Loan,	6.00	c	c	c
	<i>Northumberland County.</i>				
555	Mount Carmel—Anthracite Building and Loan,	6.00	h 2.40	h 2.40	b 2.40
556	Citizens Building and Loan,	6.00	h 2.40	h 2.40	b 2.40
557	Shamokin—Home Building and Loan,	6.00	h 3.00	h 3.00	h 3.00
558	Sunbury—Susquehanna Building and Loan,	6.00	20.00	20.00	20.00
	<i>Philadelphia County.</i>				
559	Philadelphia—Acme Building and Loan,	6.00	10.00	0.00	5.93
560	Active Building and Loan,	6.00	h 2.94	h 1.50	h 1.59
561	Active Building No. 2,	6.00	h 2.34	h 1.50	b 1.60
562	Adelphia Loan and Building,	6.00	c	c	c
563	Alert Building,	6.00	.....	.....	.....
564	Allegheny Avenue Building and Loan,	6.00	3.00	.....	.01
565	Allegheny Building, No. 2,	6.00	a	a	a
566	Allison Building and Loan,	a	a	a	a
567	Amher Building and Loan,	5.00	.20	.....	a
568	American Enterprise Building and Loan,	a	a	a	a
569	American Instalment Building and Loan,	6.00	b 1.50	.....	h .15
570	Anchor Building and Loan,	6.00	c	c	c
571	Annual Series Building and Loan,	5.00	19.00	.00	3.82
572	Anthracite Building and Loan,	6.00	c	c	c
573	Aramingo Building and Loan,	a	a	a	a
574	Ark Building and Loan,	6.00	d 2.70	.....	d .76
575	Artisans' Building and Loan, No. 1,	6.00	c	c	c
576	Artisans' Building and Loan, No. 2,	6.00	c	c	c
577	Art Workers' Building and Loan,	6.00	h .25	h .25	h .25
578	Ashland Building and Loan, No. 3,	6.00	h .93	.....	b .05
579	Assistance Building and Loan, No. 1,	6.00	c	c	c
580	Assistance Building and Loan, No. 2,	6.00	c	c	c
581	Assurance Building and Loan,	5.00	h 1.86	.....	h .76
582	Atlas Building and Loan,	6.00	h .60	h .60	b .60

a Not reported.

b Per annum.

c None charged.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
6	.....	.....	.....	.....	3	\$400 00	.....	.....	Yes.	553
9	1	.....	.....	.....	24	4,573 00	.....	.....	Yes.	554
253	.....	7	\$4,835 16	.....	.....	.....	.....	.....	Yes.	555
315	.....	1	782 44	.....	.....	.....	.....	.....	Yes.	556
78	.....	1	600 00	.....	.....	.....	.....	.....	Yes.	557
a	a	1	600 00	\$245 00	.....	.....	.....	.....	No.	558
a	a	.....	.....	.....	4	900 00	.....	.....	No.	559
75	30	a	a	a	15	5,800 00	.....	.....	No.	560
40	15	1	1,102 35	600 00	10	1,700 00	.....	.....	No.	561
a	a	a	a	a	5	750 00	.....	.....	No.	562
7	.....	.....	.....	.....	4	1,300 00	.....	.....	No.	563
a	a	.....	.....	.....	32	37,500 00	.....	.....	No.	564
a	a	.....	.....	.....	12	4,200 00	.....	.....	No.	565
a	a	a	a	a	a	a	a	a	a	566
a	a	1	1,900 00	.....	3	1,500 00	.....	.....	No.	567
a	a	.....	.....	.....	a	a	a	a	a	568
a	a	.....	.....	.....	4	250 00	.....	.....	No.	569
a	a	.....	.....	.....	33	3,775 00	.....	.....	No.	570
a	a	a	a	a	.....	.....	.....	.....	No.	571
a	40	a	a	a	37	20,900 00	.....	.....	No.	572
4	.....	.....	.....	.....	a	a	a	a	a	573
a	a	a	a	a	21	45,000 00	.....	.....	No.	574
21	.....	a	a	a	24	15,550 00	.....	.....	No.	575
a	a	.....	.....	.....	8	3,900 00	.....	.....	No.	576
36	7	.....	.....	.....	3	8,200 00	.....	.....	No.	577
25	1	1	2,500 00	150 00	35	15,075 00	.....	.....	No.	578
a	a	a	a	a	10	4,600 00	.....	.....	No.	579
9	a	a	a	a	13	9,500 00	.....	.....	No.	580
a	a	.....	.....	.....	9	6,550 00	.....	.....	No.	581
a	a	a	a	a	8	2,150 00	.....	.....	No.	582

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
583	Pbiladelpbia—Bakers' Building and Loan,	6.00	b 1.50	b 1.50	b 1.50
584	Belgrade Building and Loan,	6.00	c	c	c
585	Bellevue Building and Loan,	6.00	b .72	. . . . .	b .19
586	Belmont Building and Loan,	5.00	b 1.50	b .30	b 1.16
587	Belrose Building and Loan,	6.00	b .90	b .90	b .90
588	Ben Franklin Building and Loan,	6.00	c	c	c
589	Berean Building and Loan,	6.00	c	c	c
590	Best Plan Building and Loan,	5.00	a	a	a
591	Bi-Centennial Building and Loan,	6.00	b 1.20	.00	b .06
592	Bluecher Building, No. 3,	6.00	b .60	b .60	b .60
593	Bluecher Building, No. 4,	6.00	c	c	c
594	Bluecher Building, No. 5,	6.00	b .72	b .60	b .61
595	Borrowers' Building,	a	a	a	a
596	Bouvier Building and Loan,	6.00	b .30	.00	b. 10
597	Bridesburg Building,	6.00	7.50	.50	a
598	Bridesburg Perpetual Building,	6.00	a	.50	a
599	Building and Loan, No. 40,	6.00	c	c	c
600	Building and Loan, No. 155,	6.00	a	a	a
601	Bulletin Building,	6.00	b	b	b
602	Busb Hill Building, No. 1,	6.00	c .60	c .60	c .60
603	Busb Hill Building, No. 2,	6.00	c 1.50	. . . . .	c .13
604	Bush Hill Building, No. 3,	6.00	c 3.00	c 3.00	c 3.00
605	Cable Building and Loan,	6.00	12.50	.00	3.54
606	Cadwalader Building,	6.00	b	b	b
607	Caledonia Building, No. 2,	6.00	b	b	b
608	Cannstatter Building,	5.00	c 1.50	c 1.50	c 1.50
609	Carpet and Hoisery Building and Loan, . .	5.00	b	b	b
610	Cedar Building,	6.00	b	b	b
611	Centennial Building and Loan,	5.00	c .90	c .30	a
612	Century Building and Loan,	6.00	7.00	.00	4.86
613	Cbarles Carroll Building, No. 1,	6.00	14.00	.00	a
614	Charles Carroll Building, No. 2,	6.00	5.50	.00	1.24
615	Cbarles Clare Building and Loan, No. 1, . .	5.00	a	a	a

a Not reported.
b None charged.
c Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	...	...	...	24	\$21,200 00	...	...	No.	583
a	a	...	...	...	2	300 00	...	...	No.	584
65	2	a	a	a	16	4,050 00	...	...	No.	585
4	13	...	...	...	12	2,875 00	...	...	No.	586
a	a	...	...	...	5	850 00	...	...	Yes.	587
a	a	a	a	a	2	600 00	...	...	No.	588
14	2	...	...	...	15	1,229 00	...	...	No.	589
a	a	a	a	a	9	3,000 00	...	...	No.	590
a	a	a	a	a	41	28,200 00	...	...	No.	591
a	a	a	a	a	10	4,400 00	...	...	No.	592
142	...	4	\$17,200 00	\$2,482 86	5	900 09	...	...	No.	593
a	a	a	a	a	4	800 00	...	...	No.	594
3	...	...	...	...	a	a	a	a	a	595
6	9	...	...	...	10	2,700 00	...	...	No.	596
310	a	12	10,700 00	700 00	48	16,800 00	...	...	No.	597
a	a	10	13,300 00	2,100 00	121	48,200 00	...	...	No.	598
17	...	1	1,545 00	...	10	1,700 00	...	...	No.	599
8	...	...	...	...	17	2,225 00	...	...	No.	600
a	a	a	a	a	8	3,700 00	...	...	No.	601
a	a	a	a	a	18	10,200 00	...	...	No.	602
12	4	a	a	a	46	29,200 00	...	...	No.	603
a	a	a	a	a	16	5,700 00	...	...	No.	604
a	a	a	a	a	7	2,500 00	...	...	Yes.	605
a	a	a	a	a	46	13,000 00	...	...	No.	606
40	...	91	99,200 00	...	...	...	...	...	No.	607
a	a	a	a	a	14	6,400 00	...	...	No.	608
10	a	a	a	a	2	300 00	...	...	No.	609
a	a	...	...	...	21	5,350 00	...	...	No.	610
a	a	6	13,100 00	3,271 41	4	900 00	...	...	No.	611
a	a	...	...	...	10	2,850 00	...	...	No.	612
a	a	a	a	a	7	2,850 00	...	...	No.	613
a	a	1	1,000 00	...	3	300 00	...	...	No.	614
a	a	a	a	a	12	3,500 00	...	...	No.	615

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
616	Philadelphia—Charles Clare Building and Loan, No. 2, . .	5.00	b	b	b
617	Charles Clare Building and Loan, No. 3, . .	5.00	b	b	b
618	Charles Clare Building and Loan, No. 4, . .	5.00	b	b	b
619	Charles Clare Building and Loan, No. 5, . .	5.00	b	b	b
620	Charles H. Salmon Building and Loan, . . .	4.50	13.50	10.00	10.28
621	Charles Tyrell Loan and Building,	6.00	10.50	.00	a
622	Chelton Hills Mutual Improvement,	6.00	9.50	.00	2.91
623	Chestnut Hill Building and Loan,	6.00	.75	.00	a
624	City Hall Building and Loan,	6.00	8.50	.00	2.75
625	City of Homes Building and Loan,	6.00	b	b	b
626	City of Penn Savings Fund and Loan,	6.00	b	b	b
627	Cohocksink Mutual Building and Loan, . . .	6.00	a	a	a
628	College Building,	6.00	.25	.00	.04
629	Collingdale Building and Loan,	a	a	a	a
630	Columbia Avenue Building,	5.00	c 1.50	c 1.50	c 1.50
631	Columbia Building and Loan,	d	1.00	.00	a
632	Columbus Building and Loan,	5.00	c .12	.00	c .01
633	Combination Building and Loan, No. 4, . .	6.00	b	b	b
634	Combination Building and Loan, No. 5, . .	6.00	b	b	b
635	Commercial Building and Loan,	6.00	c .84	c .60	a
636	Commodore Stewart Building and Loan, . .	6.00	c 2.00	. . . . .	a
637	Concord Building and Loan,	6.00	b	b	b
638	Consolidation Building,	5.00	b	b	b
639	Constitutional Building,	5.00	a 1.50	a 1.50	a 1.50
640	Continental Building,	6.00	8.00	. . . . .	1.26
641	Corinthean Building and Loan,	5.00	a 1.20	a 1.20	a 1.20
642	Crescent Building and Loan,	6.00	a 2.49	. . . . .	a .37
643	Cumberland Building and Loan No. 1,	6.00	b	b	b
644	Cumberland Building and Loan No. 2,	5.00	b	b	b
645	Daniel O'Connell Building,	6.00	b	b	b
646	Dauphin Building,	6.00	6.00	6.00	6.00
647	David Smyth Loan and Building,	6.00	c	c	c

a Per annum.

b None charged.

c Not reported.

d From 4 to 6.

Houses Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSO- CIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHARE- HOLDERS.		LOANS PLACED.	Marginal number.
Houses.	Other buildings.	Num- ber.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	a	a	a	9	\$2,800 00	...	...	No.	616
a	a	a	a	a	8	2,100 00	...	...	No.	617
a	a	a	a	a	6	1,200 00	...	...	No.	618
a	a	...	...	...	11	2,300 00	...	...	No.	619
a	a	...	...	...	14	5 100 00	...	...	No.	620
58	a	18	\$28,200 00	\$2,300 00	8	5,800 00	...	...	No.	621
a	a	5	2,900 00	...	51	18,900 00	...	...	No.	622
27	a	...	...	...	32	10,800 00	1	2,100 00	No.	623
a	a	2	3,400 00	...	24	40,800 00	...	...	No.	624
56	2	a	a	a	38	14,675 00	...	...	No.	625
a	a	...	...	...	24	16,945 00	...	...	No.	626
a	a	a	a	a	10	6,000 00	...	...	No.	627
a	a	...	...	...	1	400 00	...	...	No.	628
8	11	...	...	...	a	a	a	a	a	629
a	a	a	a	a	32	16,000 00	...	...	No.	630
a	a	a	a	a	3	970 00	...	...	No.	631
a	a	a	a	a	8	700 00	...	...	No.	632
a	a	...	...	...	21	8,350 00	...	...	No.	633
a	...	...	...	...	12	2,000 00	...	...	No.	634
9	7	...	...	...	1	500 00	...	...	No.	635
1	...	...	...	...	3	150 00	...	...	No.	636
a	a	a	a	a	5	1,050 00	...	...	No.	637
a	a	1	6	...	24	22,400 00	...	...	No.	638
c	c	c	c	c	8	4,000 00	...	...	No.	639
c	c	c	c	c	9	9,100 00	...	...	No.	640
c	c	c	c	c	...	...	...	...	No.	641
12	5	c	c	c	9	990 00	...	...	No.	642
c	c	c	c	c	12	7,900 00	...	...	No.	643
c	c	c	c	c	30	14,000 00	...	...	No.	644
c	c	c	c	c	40	12,625 00	...	...	No.	645
c	c	c	c	c	18	1,859 80	...	...	No.	646
259	c	c	c	c	...	...	...	...	No.	647

a Not reported.

c Not reported.

TABLE II.—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
648	Philadelphia—Decatur Building,	6.00	b	b	b
649	Delaware Building,	6.00	a	a	a
650	Delaware River Building and Loan,	6.00	c	c	c
651	Diamond Building and Loan,	6.00	a .60	a .60	a .60
652	Dickerson Building No. 4,	5.00	2 00	1.00	1.09
653	Dime Building,	6.60	b	b	b
654	Disston Building and Loan No. 2,	6.00	b	b	b
655	Dry Dock Series Building,	6.00	5.00	.50	c
656	East End Building and Loan,	6.00	b	b	b
657	East Park Building and Loan,	6.00	b	b	b
658	Economy Building and Loan,	6.00	b	b	b
659	Economy Building No. 1,	5.00	c	c	c
660	Eintracht Building,	6.00	c	c	c
661	Eleventh Ward Series Building,	6.00	a 4.08	a 1.20	c
662	Elm Building,	6.00	b	b	b
663	Elm Tree Building and Loan,	6.00	a .48	. . . . .	a .03
664	Elmwood Building and Loan,	6.00	a 2 00	a .70	c
665	Emerald Building,	6.00	b	b	b
666	Emmet Building and Loan No. 1,	6 00	c	c	c
667	Emmet Building and Loan No. 2,	6.00	3.00	. . . . .	c
668	Empire Building and Loan,	6.00	b	b	b
669	Energetic Building,	6.00	2.67	. . . . .	.08
670	Equitable Building and Loan,	6 00	a .25	a .10	c
671	Eric Building,	6.00	13.00	.06	3.20
672	Erin Building,	6.00	b	b	b
673	Essington Corbindale Building and Loan,	6.00	a .60	a .30	a .45
674	E. T. Tyson Building and Loan,	6.00	a 1.60	.00	a .05
675	Eureka Building,	6.00	a 7.80	a .78	a 2.16
676	Fair Chance Building and Loan,	6.00	a .60	a .18	a .33
677	Fairmount Avenue Building and Loan,	c	c	c	c
678	Fairmount Building and Loan,	c	c	c	c
679	Falls of Schuylkill B. S. F. and L.,	6.00	b	b	b

a Per annum.

b None charged.

c Not reported.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS. PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
c	c	c	c	c	9	\$2,050 00	...	...	No.	648
c	c	2	\$4,900 00	\$1,361 00	17	15,400 00	...	...	No.	649
c	c	c	c	c	8	2,050 00	...	...	No.	650
c	c	...	...	...	22	5,200 00	...	...	No.	651
c	c	c	c	c	7	4,800 00	...	...	No.	652
c	c	c	c	c	6	1,200 00	...	...	No.	653
c	c	...	...	...	7	9,500 00	...	...	No.	654
24	...	...	...	...	6	1,400 00	...	...	No.	655
c	c	c	c	c	5	2,800 00	...	...	No.	656
c	c	...	...	...	11	4,600 00	...	...	No.	657
c	c	c	c	c	5	550 00	...	...	No.	658
c	c	c	c	c	c	c	...	...	No.	659
c	c	c	c	c	51	10,250 00	...	...	No.	660
69	...	3	8,000 00	...	9	2,600 00	...	...	No.	661
c	c	c	c	c	6	1,800 00	...	...	No.	662
c	c	c	c	c	3	600 00	...	...	No.	663
10	11	2	2,913 65	146 18	8	2,300 00	...	...	No.	664
c	c	c	c	c	11	3,500 00	...	...	No.	665
c	c	...	...	...	c	c	...	...	No.	666
40	10	...	...	...	5	3,700 00	...	...	No.	667
c	c	...	...	...	7	4,570 00	...	...	No.	668
c	c	c	c	c	...	...	...	...	No.	669
35	...	1	600 00	c	17	6,850 00	...	...	No.	670
c	c	c	c	c	4	9,600 00	...	...	No.	671
c	c	c	c	c	42	22,450 00	...	...	No.	672
c	c	...	...	...	1	100 00	...	...	No.	673
134	6	2	15,900 00	...	28	21,950 00	...	...	Yes.	674
c	c	...	...	...	9	2,600 00	...	...	No.	675
c	c	...	...	...	17	6,650 00	...	...	No.	676
c	c	c	c	c	c	c	c	c	No.	677
c	c	...	...	...	c	c	c	c	No.	678
a	a	a	a	a	10	2,950 00	...	...	No.	679

a Not reported.

c Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
680	Philadelphia—Fern Rock Building and Loan,	6.00	b	b	b
681	Fidelity Building,	6.00	c 1.20	. . . . .	c 1.02
682	Fifth Ward Building and Loan,	6.00	b	b	b
683	Finance Building and Loan,	6.00	a	a	a
684	Frankford Building and Loan,	6.00	25.00	. . . . .	a
685	Franklin Building, No. 6,	6.00	c 4.50	c 1.50	a
686	Franklin Square Building and Loan,	6.00	c 1.80	. . . . .	c .23
687	Franklinville Building, Loan and Land,	6.00	d 5.00	. . . . .	a
688	Franz Abt Building and Loan,	6.00	b	b	b
689	Garfield Building,	5.00	c .60	c .06	a
690	Gem Building and Loan,	6.00	a	a	a
691	Geo. W. Hyde, Savings Fund, Loan and B'lg,	6.00	a	a	a
692	Geo. W. Hyde Loan and Building, No. 2,	6.00	a	a	a
693	Geo. W. Hyde Building and Loan, No. 3,	6.00	b	b	b
694	George W. Nebinger Building,	6.00	b	b	b
695	German American Building and Loan,	5.00	c 1.20	c .12	a
696	German Building,	6.00	2.00	. . . . .	.55
697	German Central Building, No. 1,	6.00	b	b	b
698	German Central Building, No. 2,	6.00	b	b	b
699	German Central Building, No. 3,	5.00	b	b	b
700	German Enterprise Building,	6.00	b	b	b
701	German Fairbill Building, No. 2,	5.00	c 1.20	c 1.20	c 1.20
702	German Lehigh Building,	5.00	e 2.70	e 1.20	a
703	German Philadelphia Central Building,	6.00	a	a	a
704	German Rising Sun B. and S., No. 1,	6.00	c 1.20	c 1.20	c 1.20
705	German Southeastern Building, No. 1,	5.00	b	b	b
706	German Southeastern Building, No. 2,	5.00	2.50	. . . . .	.30
707	German Union Building,	6.00	.30	.30	.30
708	Germania Building and Loan,	6.00	c .60	c .12	c .17
709	Germantown Avenue Building,	6.00	f 3.00	f 3.00	f 3.00

a Not reported.
b None charged.
c Per annum.
d Per annum for five years.
e Per annum, first year; 1.20 per cent. after first year.
f Payable for one year only.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	...	...	...	17	\$3,550 00	...	...	No.	680
a	a	a	a	a	7	1,800 00	...	...	No.	681
a	a	a	a	a	16	9,300 00	...	...	No.	682
...	...	...	...	...	3	270 00	...	...	No.	683
19	a	4	\$4,800 00	...	20	10,800 00	...	...	No.	684
97	a	...	...	...	2	800 00	...	...	No.	685
a	a	...	...	...	18	20,800 00	...	...	No.	686
32	a	a	a	a	26	10,450 00	...	...	No.	687
a	a	a	a	a	19	9,000 00	...	...	No.	688
29	4	18	24,000 00	2,300 00	4	2,000 00	...	...	No.	689
a	a	...	...	...	11	4,200 00	...	...	No.	690
a	a	a	a	a	1	4,500 00	...	...	No.	691
a	a	a	a	a	...	...	...	...	...	692
a	a	a	a	a	15	10,500 00	...	...	Yes.	693
a	a	a	a	a	3	2,000 00	...	...	No.	694
a	a	...	...	...	4	846 00	...	...	No.	695
a	a	...	...	...	8	2,800 00	...	...	No.	696
a	a	...	...	...	36	28,600 00	...	...	No.	697
a	a	...	...	...	31	21,600 00	...	...	No.	698
a	a	2	7,900 00	...	10	5,200 00	...	...	No.	699
a	a	...	...	...	24	4,386 00	...	...	No.	700
a	a	a	a	a	51	10,400 00	...	...	No.	701
106	...	...	...	...	6	5,400 00	...	...	No.	702
a	a	1	1,600 00	...	...	...	...	...	No.	703
a	a	a	a	a	48	19,400 00	...	...	No.	704
a	a	...	...	...	10	8,800 00	...	...	No.	705
a	a	...	...	...	2	400 00	...	...	No.	706
a	a	5	6,000 00	...	18	17,200 00	...	...	No.	707
a	a	a	a	a	22	15,300 00	...	...	No.	708
a	a	...	...	...	21	12,800 00	...	...	No.	709

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION,	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
710	Philadelphia—Girard Avenue Building, No. 2,	6.00	b	b	b
711	Girard Building, No. 2,	5.00	1.50	1.50	a
712	Girard Savings and Loan,	6.00	c 1.56	c 1.56	c 1.56
713	Glenwood Mutual Building,	6.00	a	a	a
714	Globe Building, No. 3,	6.00	b	b	b
715	Goethe Building, No. 2,	6.00	b	b	b
716	Goethe Building, No. 3,	6.00	a	a	a
717	Good Hope Building,	6.00	a	a	a
718	Goodwill Building and Loan,	6.00	b	b	b
719	Green Hill Building and Loan,	6.00	5.00	. . . . .	a
720	Guarantee Building,	5.00	c 1.50	c 1.50	c 1.50
721	Gurney Building and Loan,	6.00	b	b	b
722	Hancock Building,	6.00	c 1.50	c 1.50	c 1.50
723	Handeland and Hayden Building and Loan, . .	6.00	2.40	. . . . .	a
724	Hand-in-Hand Building and Loan,	6.00	c 1.20	. . . . .	c .62
725	Harmonie Building and Loan,	5.00	a	a	a
726	Harp Building and Loan,	6.00	30.00	1.00	5.05
727	Harrowgate Building,	a	a	a	a
728	Haverford Loan and Building,	6.00	c 3.00	. . . . .	c .10
729	Haymarket Building and Loan,	6.00	b	b	b
730	Hazel Loan and Building,	6.00	b	b	b
731	Henry Christian Building and Loan,	6.00	a	a	a
732	Henry H. Roelof's Building and Loan, . . .	6.00	b	b	b
733	Hercules Building and Loan,	6.00	c 1.20	c 1.20	c 1.20
734	Hermann Building and Loan, No. 1,	6.00	b	b	b
735	Hermann Building and Loan, No. 2,	6.00	b	b	b
736	Hermann Building and Loan, No. 3,	6.00	b	b	b
737	Hermann Building and Loan, No. 4,	5.00	c 1.50	c 1.50	c 1.50
738	Hibernia Building,	6.00	b	b	b
739	Home Builder's Building and Loan,	5.00	c 19.26	c .30	c 3.09
740	Home Building,	6.00	5.00	1.25	1.03
741	Home Building and Loan	6.00	b	b	b

a Not reported.
 b None charged.
 ● Per charged

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town— ship.	
a	a	a	a	a	4	\$720 00	...	...	No.	710
17	a	...	...	...	8	1,700 00	...	...	No.	711
a	...	...	...	...	12	7,200 00	...	...	No.	712
a	a	a	a	a	9	1,972 00	...	...	No.	713
a	a	a	a	a	4	1,300 00	...	...	No.	714
a	a	a	a	a	21	7,400 00	...	...	No.	715
a	a	a	a	a	34	12,800 00	...	...	No.	716
a	a	a	a	a	38	21,500 00	...	...	No.	717
a	a	a	a	a	41	22,500 00	...	...	No.	718
a	a	a	a	a	4	7,366 00	...	...	No.	719
a	a	a	a	a	10	6,200 00	...	...	No.	720
a	a	a	a	a	5	500 00	...	...	No.	721
a	a	1	\$9,000 00	...	5	8,800 00	...	...	No.	722
a	a	19	1,000 00	...	12	14,800 00	...	...	No.	723
a	a	a	a	a	12	10,400 00	...	...	No.	724
a	a	a	a	a	a	a	...	...	No.	725
34	...	...	...	...	10	1,950 00	...	...	No.	726
a	a	a	a	a	a	a	a	a	a	727
a	a	a	a	a	32	14,100 00	...	...	Yes.	728
53	...	3	6,200 00	...	3	600 00	...	...	No.	729
90	7	a	a	a	1	200 00	...	...	No.	730
a	a	a	a	a	11	3,300 00	...	...	No.	731
4	...	...	...	...	3	300 00	...	...	No.	732
3	...	...	...	...	1	320 00	...	...	No.	733
a	a	a	a	a	4	3,400 00	...	...	No.	734
a	a	a	a	a	5	1,350 00	...	...	No.	735
a	a	a	a	a	2	1,445 00	...	...	No.	736
a	a	a	a	a	9	5,600 00	...	...	No.	737
a	a	...	...	...	...	...	...	...	No.	738
a	a	a	a	a	15	7,650 00	...	...	No.	739
a	a	a	a	a	14	12,200 00	...	...	No.	740
a	a	a	a	a	27	9,600 00	...	...	No.	7

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
742	Philadelphia— Home Building and Loan of Germantown, .	6.00	c 1.20	.....	a
743	Home Building Society of Frankford, . . .	6.00	c 3.12	.....	c .43
744	Home Guarantee Building and Loan,	6.00	c .78	.....	c .21
745	Home Investment Building and Loan, . . .	6.00	c 1.80	c .60	c 1.30
746	Home Makers' Building and Loan,	5.00	c 2.40	.....	c .84
747	Home Providers' Building and Loan,	5.00	c 2.40	.....	c .51
748	Home Seekers' Building and Loan,	a	a	a	a
749	Homestead Building and Loan,	4.80	2.50	.25	a
750	Homeward Building and Loan,	6.00	b	b	b
751	Householder's Building and Loan,	6.00	b	b	b
752	Humboldt Building and Savings, No. 7, . .	6.00	c .96	c .60	c .71
753	Humboldt Building and Savings, No. 8, . .	6.00	c .66	c .66	c .66
754	Income Building,	6.00	c .30	c .30	c .30
755	Indian Queen Building,	6.00	b	b	b
756	Industry Building and Loan, No. 2,	6.00	c 3	c 3	c 3
757	Industry Building and Loan, No. 3,	5.00	a	a	a
758	Influential Building and Loan,	6.00	2.00	.....	31
759	Integrity Building,	5.00	b 1.50	b 1.50	b 1.50
760	Investment Building and Loan,	6.00	1.50	.....	a
761	Investor's Building and Loan,	a	a	a	a
762	Invincible Building and Loan,	6.00	b .60	.....	b .35
763	Ironsides Building and Loan,	6.00	b .06	.....	b .01
764	Irish-American Building and Loan,	6.00	c	c	c
765	Ivy Building,	6.00	5.00	5.00	5.00
766	Jackson Building and Loan,	6.00	5.00	.....	.01
767	James B. Cowden Building and Loan, . . .	6.00	b 1.20	.....	b .21
768	John Adams Building and Loan,	5.00	b .45	.....	b .10
769	John Bley Building and Loan,	6.00	a	a	a
770	John B. Stetson Building and Loan,	6.00	.36	.....	15.60
771	John Mechesney Building,	6.00	c	c	c
772	Joseph R. Clausen Building and Loan, . . .	6.00	c	c	c
773	Joseph R. Lyndall Building and Loan, No. 2,	6.00	c	c	

a Not reported.
b Per annum.
c None charged.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	1	\$4,000 00	.....	73	\$7,300 00	...	...	No.	742
a	a	...	.....	.....	8	1,800 00	...	...	No.	743
a	a	...	.....	.....	6	1,100 00	...	...	No.	744
a	a	...	.....	.....	1	300 00	...	...	No.	745
a	a	...	.....	.....	45	13,800 00	...	...	No.	746
16	...	...	.....	.....	2	400 00	...	...	No.	747
a	a	a	a	a	20	4,000 00	...	...	No.	748
3	...	...	.....	.....	10	7,800 00	...	...	No.	749
a	a	...	.....	.....	2	225 00	...	...	No.	750
a	a	a	a	a	31	7,125 00	...	...	No.	751
a	a	3	10,050 00	.....	16	11,700 00	...	...	No.	752
a	...	...	.....	.....	10	11,200 00	...	...	No.	753
a	a	a	a	a	20	11,850 00	...	...	No.	754
a	a	1	2,400 00	.....	1	200 00	...	...	No.	755
a	a	a	a	a	...	.....	...	...	No.	756
a	a	...	.....	.....	...	.....	...	...	No.	757
a	a	a	a	a	15	10,000 00	...	...	No.	758
a	a	a	a	a	8	3,600 00	...	...	No.	759
a	a	a	a	a	...	.....	...	...	No.	760
a	a	a	a	a	a	a	a	a	a	761
a	a	a	a	a	2	210 00	...	...	No.	762
a	a	1	550 30	.....	2	325 00	...	...	No.	763
a	a	...	.....	.....	2	235 00	...	...	No.	764
a	a	...	.....	.....	6	1,200 00	...	...	No.	765
a	a	a	a	a	29	14,600 00	...	...	No.	766
a	a	a	a	a	15	4,600 00	...	...	No.	767
17	...	...	.....	.....	2	270 75	...	...	No.	768
a	a	a	a	a	1	67 00	...	...	.....	769
49	4	...	.....	.....	62	500 00	...	...	No.	770
a	a	...	.....	.....	1	140 00	...	...	No.	771
a	a	a	a	a	6	1,600 00	...	...	No.	772
a	a	a	a	a	20	3,650 00	...	...	No.	773

a Not reported.

TABLE II.—*Premium and Interest Rates,*

Marginal number	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
774	Philadelphia —Kenderton Building and Loan,	6.00	5 00	.13	a
775	Kensington Avenue Building and Loan,	5.00	a	a	a
776	Kensington Building,	5.00	3.00	. . . . .	1.11
777	Kensington Hand-in-Hand Building,	4.00	b 1.50	b 1.50	b 1.50
778	Kensington Industrial Building and Loan,	5.00	d 6.00	d 6.00	d 6.00
779	Kensington Workingmen's Building, No. 2,	5.00	b 1.50	b 1.50	b 1.50
780	Keystone Building,	6.00	c	c	c
781	Knickerbocker Building and Loan,	6.00	c	c	c
782	Laurel Hill Building,	6.00	c	c	c
783	Leamy Building and Loan,	a	a	a	a
784	Lebanon Building and Loan,	6 00	c	c	c
785	Ledger Loan and Building, No. 4,	6.00	1.00	1.00	1.00
786	Lehigh Avenue Building and Loan,	6.00	a	a	a
787	Lehigh Building and Loan,	a	a	a	a
788	Les-ing Building,	6.00	c	c	c
789	Leverington Savings Fund and Loan,	5.00	b .30	. . . . .	b .09
790	Liberal Building,	6.00	2.82	. . . . .	1.42
791	Lower Dublin Building and Loan,	6.60	b .9	. . . . .	a
792	Lumberman's Building and Loan,	6.00	c	c	c
793	McKean Building and Loan,	6.00	b .42	b .30	b .39
794	Manheim Building and Loan,	6.00	c	c	c
795	Mantua Building,	6.00	a	a	a
796	Marlboro Building and Loan,	6.00	a	a	a
797	Mechanics' Building,	6.00	c	c	c
798	Memorial Building,	6.00	c 3.00	. . . . .	c .79
799	Mercantile Building and Loan,	6.00	c 3.00	. . . . .	c 1.11
800	Merchants and Mechanics' B. and Loan,	5.00	b	. . . . .	b
801	Merebants and Salesmen's B. and Loan,	a	a	a	a
802	Merrick Building and Loan, No. 3,	a	a	a	a
803	Metallic Building and Loan,	6.00	3.00	. . . . .	.65
804	Michael Davitt Building and Loan,	6.00	b	b	b
805	Miller Building and Loan,	a	a	a	a

a Not reported.

b None charged.

c Per annum.

d In first year, and 4 per cent. after first year.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Lots.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
44	a	1	\$1,237 77	.....	5	\$1,800 00	.....	.....	No.	774
8	.....	.....	.....	.....	.....	.....	.....	.....	No.	775
a	a	.....	.....	.....	.....	.....	.....	.....	No.	776
a	a	.....	.....	.....	12	5,400 00	.....	.....	No.	777
a	a	a	a	a	7	2,200 00	.....	.....	No.	778
a	a	a	a	a	14	10,000 00	.....	.....	No.	779
a	a	.....	.....	.....	2	400 00	.....	.....	No.	780
a	a	a	a	a	4	1,400 00	.....	.....	No.	781
18	a	.....	.....	.....	2	600 00	.....	.....	No.	782
10	4	.....	.....	.....	a	a	a	a	a	783
a	.....	1	3,000 00	\$60 00	11	6,250 00	.....	.....	No.	784
.....	.....	.....	.....	.....	15	2,300 00	.....	.....	No.	785
a	a	a	a	a	12	4,100 00	.....	.....	No.	786
55	40	1	800 00	.....	a	a	a	a	a	787
a	a	a	a	a	8	4,575 00	.....	.....	No.	788
a	a	a	a	a	6	4,500 00	.....	.....	No.	789
a	a	.....	.....	.....	7	1,200 00	.....	.....	No.	790
7	.....	.....	.....	.....	2	500 00	.....	.....	No.	791
a	a	.....	.....	.....	32	13,875 00	.....	.....	No.	792
1	.....	.....	.....	.....	.....	.....	.....	.....	No.	793
3	1	.....	.....	.....	.....	.....	.....	.....	No.	794
a	a	.....	.....	.....	60	85,400 00	.....	.....	Yes.	795
a	a	a	a	a	15	6,950 00	.....	.....	No.	796
a	a	.....	.....	.....	4	850 00	.....	.....	No.	797
96	10	.....	.....	.....	22	\$21,800 00	.....	.....	No.	798
a	a	1	\$3,450 00	.....	20	17,740 00	.....	.....	No.	799
.....	.....	.....	.....	.....	13	3,900 00	.....	.....	No.	800
a	a	a	a	a	a	a	a	a	a	801
a	a	.....	.....	.....	a	a	a	a	a	802
a	a	a	a	a	22	14,000 00	.....	.....	No.	803
a	a	a	a	a	16	7,000 00	.....	.....	No.	804
a	a	a	a	a	a	a	a	a	a	805

a Not reported.

TABLE II—*Premiums and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
806	Philadelphia—Milton Building, No. 2,	6.00	b	b	b
807	Model Building and Loan,	a	a	a	a
808	Modern Building and Loan,	a	a	a	a
809	Monitor Building and Loan,	6.00	b	b	b
810	Monroe Series Building,	6.00	d 4.20	d 1.50	a
811	Monumental Building, Loan and S., No. 1,	6.00	b	b	b
812	Monumental Building, Loan and S., No. 2,	6.00	b	b	b
813	Mortgage Security Building and Loan,	6.00	b	b	b
814	Mount Pleasant Building and L. of Mt. Airy,	a	a	a	a
815	Moyamensing Building,	6.00	a	a	a
816	Mozart Building,	6.00	6.00	1.00	2
817	Mutual Benefit Building and Loan, No. 1,	6.00	b	b	b
818	Mutual Benefit Building and Loan, No. 2,	6.00	b	b	b
819	Mutual Building Society, No. 5,	6.00	c 3.00	c .30	a
820	Mutual Co-operative Building,	6.00	b	b	b
821	Mutual Friends' Building and Loan,	5.00	2.50	. . . . .	.56
822	Mutual Guarantee Building and Loan,	a	a	a	a
823	Mutual Help Building and Loan,	6.00	15.00	. . . . .	4.59
824	Myrtle Building and Loan,	6.00	b	b	b
825	National Building and Loan, No. 1,	6.00	b	b	b
826	National Savings Fund and Building, No. 1,	a	a	a	a
827	National Savings Fund and Building, No. 2,	6.00	14.71	1.67	11.27
828	National Security Building,	6.00	c 1.50	c 1.50	c 1.50
829	New Concordia Building,	5.00	a	a	a
830	New Feature Building and Loan,	a	a	a	a
831	New Plan Building and Loan,	5.00	c 1.86	. . . . .	c .23
832	New Sylvania Building and Loan,	6.00	1.50	. . . . .	a
833	Ninth Ward Building and Loan, No. 2,	6.00	a	a	a
834	Norris Building, No. 2,	6.00	d 3.00	d 3.00	d 3.00
835	Norris Square Building and Loan,	a	a	a	a
836	North American Building and Loan,	5.00	c .42	c .30	c .31

a Not reported.

b None charged.

c Per annum.

d Per annum for two years.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCI- ATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCI- ATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or township.	
a	a	a	a	a	4	\$2,800 00	...	...	No.	806
a	a	a	a	a	a	a	a	a	a	807
4	...	...	...	...	a	a	a	a	a	808
a	a	a	a	a	14	4,600 00	...	...	No.	809
130	a	1	\$4,100 00	...	3	3,300 00	...	...	No.	810
a	a	a	a	a	1	700 00	...	...	No.	811
a	a	a	a	a	5	1,400 00	...	...	No.	812
a	a	a	a	a	7	1,925 00	...	...	No.	813
a	a	a	a	a	a	a	a	a	a	814
a	a	a	a	a	2	400 00	...	...	No.	815
67	a	a	a	a	2	400 00	...	...	No.	816
a	a	a	a	a	21	3,672 00	...	...	No.	817
a	a	...	...	...	2	500 00	...	...	No.	818
...	...	...	...	...	1	400 00	...	...	No.	819
a	a	a	a	a	12	2,025 00	...	...	No.	820
a	a	a	a	a	7	1,500 00	...	...	No.	821
15	...	...	...	...	a	a	a	a	a	822
100	a	a	a	a	1	100 00	...	...	No.	823
a	a	...	...	...	...	...	...	...	No.	824
a	a	a	a	a	7	4,100 00	...	...	No.	825
a	a	a	a	a	a	a	a	a	a	826
a	a	a	a	a	5	2,400 00	...	...	No.	827
a	a	a	a	a	35	47,600 00	...	...	No.	828
a	a	a	a	a	...	...	...	...	a	829
...	...	...	...	...	a	a	a	a	a	830
a	a	...	...	...	8	1,698 09	...	...	No.	831
a	a	...	...	...	15	3,041 88	...	...	No.	832
a	a	...	...	...	12	5,770 00	...	...	No.	833
27	a	...	...	...	4	800 00	...	...	No.	834
a	a	a	a	a	a	a	a	a	a	835
a	a	...	...	...	11	4,200 00	...	...	No.	836

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
837	Philadelphia—North American Building and Loan, No. 8,	6	a	a	a
838	Northeastern Building,	5	c 1.20	c 1.20	c 1.20
839	Northern Building and Loan,	b	h	h	b
840	Northern Liberties Building and Loan, . . .	6	a	a	a
841	Northern National Building and Loan, . . .	6	c 1.50	c 1.50	c 1.50
842	North Penn Building,	6	a	a	a
843	North Philadelphia Building and Loan, . .	6	b	h	b
844	North Philadelphia Building and Savings, .	6	c .03	c .00	c .02
845	North Star Building and Loan,	6	c .90	c .00	c .04
846	Northwest Building and Loan,	6	d 5.00	d 3.00	d 3.63
847	Northwestern Building,	6	a	a	a
848	Oakdale Building and Loan,	h	h	b	h
849	Oak Lane Building and Loan,	6	a	a	a
850	Old Alliance Building and Loan,	6	1.32	.00	c .09
851	Old Hickory Building and Loan,	5	25.50	1.00	3.42
852	Olney Building and Loan,	6	a	a	a
853	Orient Building and Loan,	6	a	a	a
854	Our Building,	6	a	a	a
855	Oxford Building,	5	1.50	1.50	c 1.50
856	Pacific Building,	6	a	a	a
857	Park Avenue Building and Loan,	6	.50	.00	.07
858	Parnell Building and Loan, No. 1,	6	a	a	a
859	Parnell Building and Loan, No. 2,	6	a	a	a
860	Passyunk Building,	6	c .72	c .06	c .17
861	Patrick Henry Building,	h	b	h	h
862	Patterson Building and Loan,	6	a	a	a
863	Penn Mutual Building and Loan,	h	b	h	h
864	Penn Square Building and Loan,	6	h	h	h
865	Penn Township Savings and Loan,	6	c 2.40	c .00	c 1.15
866	Pennsylvania Building and Loan, No. 2, . .	6	c .30	.00	b
867	Pennsylvania B. and L. of Roxboro, No. 1,	6	c 1.38	.06	h
868	Pennsylvania B. and L. of Roxboro, No. 2,	6	c 1.20	c .06	h

a None charged.

h Not reported.

c Per annum.

d For one year only.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
2	.....	.....	.....	.....	28	\$18,400 00	.....	.....	No.	837
b	b	b	b	b	7	3,600 00	.....	.....	.....	838
.....	.....	.....	.....	.....	b	b	b	b	b	839
b	b	11	\$28,200 00	\$8,719 29	22	10,000 00	.....	.....	No.	840
b	b	b	b	b	21	9,800 00	.....	.....	No.	841
3	.....	.....	.....	.....	2	300 00	.....	.....	No.	842
b	b	b	b	b	11	1,800 00	.....	.....	No.	843
b	b	.....	.....	.....	28	14,350 00	.....	.....	No.	844
b	b	b	b	b	37	56,800 00	.....	.....	No.	845
b	b	b	b	b	10	3,600 00	.....	.....	No.	846
b	b	.....	.....	.....	4	2,500 00	.....	.....	No.	847
b	b	b	b	b	b	b	b	b	b	848
.....	.....	.....	.....	.....	6	755 00	.....	.....	No.	849
b	b	b	b	b	6	2,150 00	.....	.....	No.	850
b	b	b	b	b	.....	.....	.....	.....	No.	851
b	b	b	b	b	10	4,100 00	.....	.....	No.	852
4	.....	.....	.....	.....	.....	.....	.....	.....	No.	853
b	b	.....	.....	.....	35	23,500 00	.....	.....	No.	854
b	b	b	b	b	12	5,000 00	.....	.....	No.	855
b	b	b	b	b	2	725 00	.....	.....	No.	856
b	.....	.....	.....	.....	54	7,850 00	.....	.....	No.	857
b	.....	.....	.....	.....	12	4,425 00	.....	.....	No.	858
.....	.....	.....	.....	.....	5	900 00	.....	.....	No.	859
b	b	.....	.....	.....	32	37,200 00	.....	.....	No.	860
b	b	b	b	b	b	b	b	b	b	861
b	b	b	b	b	8	2,450 00	.....	.....	No.	862
b	b	b	b	b	b	b	b	b	b	863
b	b	b	b	b	40	23,309 00	.....	.....	No.	864
b	b	.....	.....	.....	5	860 00	.....	.....	No.	865
b	b	b	b	b	17	6,400 00	.....	.....	No.	866
44	.....	.....	.....	.....	6	3,650 00	.....	.....	No.	867
21	.....	.....	.....	.....	8	2,100 00	.....	.....	No.	868

b Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
869	Philadelphia—Penrose Building and Loan,	6	6.25	.00	b
870	People's Building,	6	b	b	b
871	Pequa Building and Loan,	b	b	b	b
872	Perfecta Building and Loan,	6	c .72	c .60	c .67
873	Philadelphia Building,	6	5.00	.00	.50
874	Phoenix Building and Loan, No. 1,	6	c 2.40	.00	c 2.38
875	Phoenix Building and Loan, No. 2,	6	2.40	.00	1.75
876	Phoenix Building and Loan, No. 3,	6	b	b	b
877	Phoenix Building and Loan, No. 4,	6	b	b	b
878	Poplar Building and Loan, No. 2,	6	c .90	c .30	a
879	Powelton Building,	6	c 1.11	.00	c .01
880	Prospect Building and Loan,	6	b	b	a
881	Prosperity Building and Loan,	a	a	a	b
882	Protective Building and Loan, No. 1,	6	c 1.50	c 1.50	c 1.50
883	Protective Building and Loan, No. 2,	6	c 1.50	c 1.50	c 1.50
884	Protective Building and Loan, No. 3,	6	c 3.00	c 3.00	c 3.00
885	Provident Building and Loan,	6	a	a	a
886	Provident Build. and Loan of Wissinoming,	6	a	a	a
887	Putnam Building Society,	6	b	b	b
888	Radiant Star Building and Loan, No. 2,	6	b	b	b
889	Railroad Employes' Loan and Building,	6	b	b	b
890	Randall Building and Loan,	6	b	b	b
891	Randolpb Building and Loan,	6	c 1.50	c 1.50	c 1.50
892	Real Estate Loan,	6	a	a	a
893	Red Star Building and Loan,	6	c .30	.00	a
894	Reformed Germantown Av. Build. and Loan,	6	a	a	a
895	Reliance Building and Loan,	6	a	a	a
896	Republic Building and Loan, No. 1,	6	b	b	b
897	Republic Building and Loan, No. 2,	6	b	b	b
898	Resolute Building and Loan,	6	b	b	b
899	Retail Grocers' Building and Loan	c	c .96	c .30	a
900	Rhein Building,	3	b	b	b

a Not reported.

b None charged.

b Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSO- CIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
b	b	...	...	...	1	\$200 00	...	...	No.	869
b	b	b	b	b	2	300 00	...	...	No.	870
b	b	b	b	b	b	b	b	b	b	871
...	...	...	...	...	1	500 00	...	...	No.	872
b	b	b	b	b	11	12,800 00	...	...	No.	873
b	b	...	...	...	39	65,000 00	...	...	No.	874
b	b	...	...	...	15	14,200 00	...	...	No.	875
a	a	a	a	a	15	5,800 00	...	...	No.	876
a	a	...	...	...	40	34,700 00	...	...	No.	877
a	a	a	a	a	8	2,400 00	...	...	No.	878
a	a	21	\$26,789 16	\$7,443 37	98	25,700 00	...	...	Yes.	879
a	a	a	a	a	4	550 00	...	...	No.	880
a	a	a	a	a	a	a	a	a	a	881
a	a	a	a	a	13	1,831 19	...	...	No.	882
a	a	a	a	a	10	1,404 25	...	...	No.	883
a	a	a	a	a	5	1,139 98	...	...	No.	884
a	a	a	a	a	24	8,500 00	...	...	No.	885
a	a	...	...	...	1	130 00	...	...	No.	886
a	a	2	8,000 00	...	17	13,150 00	...	...	No.	887
a	...	a	a	a	22	10,310 00	...	...	No.	888
a	a	a	a	a	12	4,500 00	21	55,335 73	No.	889
2	...	...	...	...	10	965 00	...	...	No.	890
a	a	a	a	a	15	5,915 30	...	...	No.	891
a	a	a	a	a	13	3,025 00	...	...	No.	892
a	a	...	...	...	2	500 00	...	...	No.	893
a	a	a	a	a	...	...	...	...	No.	894
18	...	...	...	...	10	3,150 00	...	...	No.	895
15	...	...	...	...	3	4,500 00	...	...	No.	896
12	...	...	...	...	4	2,450 00	...	...	No.	897
43	...	4	7,901 10	...	16	6,700 00	...	...	No.	898
14	...	...	...	...	15	2,300 00	...	...	No.	899
a	a	1	5,200 00	...	18	16,400 00	...	...	No.	900

a Not reported.

b Not reported

TABLE II—Premium and Interest Rates,

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
901	Philadelphia—Rhein Building, No. 3,	6	1.50	.00	.07
902	Rhein Building, No. 4,	5	1.50	.00	a
903	Richmond Building and Loan,	6	b	b	b
904	Richmond Mutual Building and Loan,	6	a	a	a
905	Ridge Avenue Building and Loan,	6	a	a	a
906	Ridley Building and Loan,	a	a	a	a
907	Ritchie Building and Loan, No. 2,	6	6.00	.00	a
908	Ritner Building,	6	b	b	b
909	Robert Blum Building,	6	c 1.80	c .06	a
910	Robert B. Salter Building and Loan, No. 2, .	a	a	a	a
911	Robert Morris Building,	6	b	b	b
912	Roger B. Taney Building,	6	5.00	.00	.93
913	Rose Building and Loan,	5	.48	.03	.20
914	Royal Arcanum Building, Savings and Loan,	6	.06	.00	.01
915	Royal Building,	6	b	b	b
916	Safeguard Building and Loan,	6	b	b	b
917	Safe Investment Building,	6	b	b	b
918	Saint Agatha's Building and Loan,	6	b 2.40	b .60	b 1.74
919	Saint Anthony Building and Loan,	6	.20	.00	. . . . .
920	Saint Augustine's Building and Loan,	6	b	b	b
921	Saint Charles Building and Loan,	6	7.00	.00	a
922	Saint James Building and Loan,	6	b	b	b
923	Saint Mark's Building and Loan, No. 2, . . .	6	b	b	b
924	Saint Thomas Building and Loan,	6	7.00	.00	2.25
925	Saint Timothy's Building and Loan,	a	a	a	a
926	Sarsfield Building and Loan,	a	a	a	a
927	Schuykill Loan and Building,	6	12.50	1.50	a
928	Second Ward Building and Loan,	6	11.00	. . . . .	1.67
929	Security Building and Loan,	a	a	a	a
930	Sepriva Building and Loan,	5	c .90	. . . . .	c .07
931	Shackamaxon Building and Loan, No. 2, . .	6	b	b	b
932	Shamrock Building,	6	b	b	b

a Not reported.
b None charged.
c Per annum for two years.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	...	...	...	5	\$2,700 00	...	...	No.	901
8	...	...	...	...	...	...	...	...	No.	902
a	a	a	a	a	14	13,000 00	...	...	No.	903
a	a	a	a	a	32	18,800 00	...	...	No.	904
a	a	a	a	a	21	6,275 00	...	...	No.	905
a	a	a	a	a	a	a	a	a	a	906
21	a	a	a	a	17	4,700 00	...	...	No.	907
a	a	a	a	a	4	260 00	...	...	No.	908
165	...	1	\$1,350 00	...	24	3,600 00	...	...	No.	909
a	a	a	a	a	a	a	a	a	a	910
a	a	a	a	a	4	2,400 00	...	...	No.	911
a	a	...	...	...	8	6,400 00	...	...	No.	912
a	a	1	596 98	...	10	4,062 45	...	...	No.	913
a	a	...	...	...	8	1,000 00	...	...	No.	914
a	a	...	...	...	8	1,200 00	...	...	No.	915
a	a	a	a	a	9	2,450 00	...	...	No.	916
a	a	...	...	...	3	65 00	...	...	No.	917
a	a	a	a	a	15	5,600 00	1	\$1,000 00	No.	918
5	...	...	...	...	...	...	...	...	No.	919
a	a	a	a	a	3	600 00	...	...	No.	920
a	a	...	...	...	14	3,100 00	...	...	No.	921
a	a	a	a	a	25	7,185 00	...	...	No.	922
a	a	a	a	a	8	1,250 00	...	...	No.	923
a	a	...	...	...	2	400 00	...	...	No.	924
a	a	a	a	a	a	a	a	a	a	925
a	a	a	a	a	...	a	a	a	a	926
a	a	3	\$4,400 00	\$46 37	32	3,900 00	...	...	No.	927
a	a	...	...	...	2	100 00	...	...	No.	928
a	a	a	a	a	a	a	a	a	a	929
a	a	a	a	a	33	43,000 00	...	...	No.	930
a	a	a	a	a	7	11,775 00	...	...	No.	931
a	a	...	...	...	38	28,800 00	...	...	No.	932

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest, rate, per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
933	Philadelphia—Sheridan Building and Loan,	6	b	b	h
934	Sherman Building and Loan,	6	5.00	. . . . .	.61
935	Solar Building,	a	a	a	a
936	Somerset Building and Loan,	a	a	a	a
937	Somerton Building and Loan,	5	b	b	h
938	South Philadelphia Building and L., No. 2,	6	d 1.26	d .30	d .35
939	Southwestern Building, No. 2,	6	6.00	. . . . .	.37
940	Spartan Building and Loan,	6	d 1.92	d .06	d 1.14
941	Standard Building and Loan,	6	a	a	a
942	State Mutual Savings Fund, Loan and B.,	6	b	h	h
943	Stephen Girard Savings, Loan and Building,	6	d 2.10	. . . . .	d .90
944	Sterling Building and Loan,	6	d 5.04	. . . . .	d 2.67
945	Successful Building,	6	d .84	. . . . .	a
946	Sure Investment Building and Loan,	6	b	h	b
947	Surety Building and Loan,	6	d 1.80	d .60	a
948	Susquehanna Avenue Building, No. 1,	4.50	h	h	h
949	Susquehanna Building and Loan, No. 2,	5	1.50	1.50	1.50
950	Sylvania Building and Loan, . . . . .	. . . . .	a	a	a
951	Tacony Building and Loan,	6	d 1.92	. . . . .	d .37
952	Teutonia Building, No. 2,	6	a	a	a
953	Thirteenth Street Building,	6	d .60	d .30	d .32
954	Tairteenth Ward Building and Loan,	a	a	a	a
955	Thirtieth Ward Building and Loan,	6	.10	. . . . .	a
956	Thirty-fifth Ward Building and Loan,	6	c 2.63	. . . . .	a
957	Thurlow Building,	6	a	a	a
958	Tioga Building,	6	a	a	a
959	Tradesmens' Building and Loan, No. 2,	6	h	h	h
960	Tradesmens' Building and Loan, No. 3,	6	h	h	h
961	Tradesmens' S. F. and L. of Conshohocken,	6	10.00	. . . . .	a
962	Triennial Savings and Loan,	6	3.50	. . . . .	.09
963	Triumph Building,	6	h	h	h
964	Triumph Building and Loan, No. 2,	5	18.00	. . . . .	5.19

a Not reported.
h None charged.
c Per annum.
d Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	...	...	...	7	\$2,850 00	...	...	No.	933
75	...	a	a	a	23	17,800 00	...	...	No.	934
a	a	a	a	a	a	a	a	a	a	935
a	a	a	a	a	a	a	a	a	a	936
16	...	14	\$13,700 00	...	4	600 00	3	\$5,813 36	No.	937
a	a	a	a	a	10	4,350 00	...	...	No.	938
a	a	a	a	a	14	5,225 00	...	...	No.	939
...	...	...	...	...	...	...	...	...	No.	940
a	a	a	a	a	a	a	a	a	a	941
a	a	a	a	a	8	6,650 00	...	...	No.	942
a	a	3	5,500 00	...	4	1,200 00	...	...	No.	943
a	a	...	...	...	10	7,650 00	...	...	No.	944
22	...	...	...	...	11	2,375 00	...	...	No.	945
a	a	...	...	...	...	...	...	...	No.	946
38	a	2	5,100 00	...	10	5,400 00	...	...	No.	947
a	a	a	a	a	12	2,810 00	...	...	No.	948
a	a	a	a	a	20	5,721 21	...	...	No.	949
a	a	a	a	a	a	a	a	a	a	950
68	3	1	2,400 00	...	33	9,300 00	...	...	No.	951
a	...	1	2,000 00	...	15	12,600 00	...	...	No.	952
3	...	...	...	...	2	300 00	...	...	No.	953
a	a	a	a	a	a	a	a	a	a	954
104	a	2	4,000 00	...	7	3,300 00	...	...	No.	955
...	...	...	...	...	4	600 00	...	...	No.	956
a	a	a	a	a	2	300 00	...	...	No.	957
a	a	a	a	a	14	6,400 00	...	...	No.	958
a	a	a	a	a	8	6,950 00	...	...	No.	959
a	a	a	a	a	18	13,050 00	...	...	No.	960
a	a	a	a	a	1	600 00	...	...	Yes.	961
a	a	...	...	...	33	4,900 00	...	...	No.	962
a	a	...	...	...	...	...	...	...	No.	963
a	a	a	a	a	16	8,600 00	...	...	No.	964

a Not reported.

TABLE II—*Premium and Interest Rates,*

Marginal number	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LAONS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Philadelphia County—Continued.</i>				
965	Philadelphia—True Plan Building and Loan,	6	c 1.50	c 1.50	c 1.50
966	.....	6	c .30	.....	a
967	Twenty-first Ward Building,	6	b	b	b
968	Twenty-ninth Ward Building and Loan, . .	a	a	a	a
969	Union Building and Loan,	6	a	a	a
970	Union Savings and Building,	6	c 2.10	.....	c .57
971	United Building and Loan,	6	b	b	b
972	University Building and Loan,	6	c 2.00	.50	a
973	Van Pelt Building and Loan,	6	3.00	.13	a
974	Vienna Building,	5	c 3.00	.....	c .74
975	Vine Building,	6	10.00	.....	3.30
976	Vineyard Savings, Loan and Building, . . .	a	a	a	a
977	Warren Building and Loan, No. 2,	6	b	b	b
978	West Columbia Avenue Building and Loan,	a	a	a	a
979	West Girard Avenue Building and Loan, . .	6	1.00	.80	.89
980	West Market Street Building and Loan, . .	6	c 3.00	c .60	c .62
981	Westminister Building,	6	b	b	b
982	West Park Avenue Building and Loan, . . .	6	c 2.10	.....	c .72
983	West Philadelphia Building, No. 3,	6	c .60	c .60	c .60
984	West Philadelphia Germania B. and L., . .	6	a	a	a
985	Wharton Building, No. 1,	6	c .60	.....	c 0.20
986	Wharton Building, No. 2,	6	c .30	.....	c .18
987	Wharton Building, No. 3,	6	c .60	a	c .18
988	Wharton Building and Loan,	a	a	a	a
989	William Penn Building,	a	a	a	a
990	Willimantic Building and Loan,	6	c 1.39	a	c .05
991	Wissahickon Building,	6	b	b	b
992	Wissinoming Building and Loan,	6	c 1.20	c .60	c .81
993	Workingmen's Building and Loan,	6	a	a	a
994	Workingmen's Club and Relief B. and L. .	a	a	a	a
995	Wyndom Building and Loan,	6	a	a	a
996	Wyoming Loan and Building,	6	b .39	b .06	a
997	Young Men's Building,	6	e	c	c

a Not reported.

None charged.

c Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
a	a	a	a	a	15	\$2,731 41	...	...	No.	965
9	4	...	...	...	a	a	...	...	No.	966
10	...	...	...	...	10	1,000 00	...	...	Yes.	967
a	a	a	a	a	a	a	a	a	a	968
a	a	a	a	a	8	2,450 00	...	...	No.	969
a	a	a	a	a	19	7,400 00	...	...	Yes.	970
a	a	...	...	...	3	1,600 00	...	...	No.	971
a	a	...	...	...	12	2,250 00	...	...	No.	972
a	a	...	...	...	a	3,150 00	...	...	No.	973
23	4	a	a	a	...	...	...	...	No.	974
...	...	...	...	...	...	...	...	...	No.	975
a	a	a	a	a	a	a	a	a	a	976
a	a	a	a	a	30	16,100 00	...	...	No.	977
a	a	a	a	a	a	a	a	a	a	978
a	a	...	...	...	...	...	...	...	No.	979
a	a	a	a	a	9	3,360 00	...	...	No.	980
a	a	...	...	...	13	1,154 00	...	...	No.	981
a	a	...	...	...	11	1,675 00	...	...	No.	982
a	a	a	a	a	...	...	...	...	Yes.	983
a	...	...	...	...	15	11,100 00	...	...	No.	984
41	a	...	...	...	8	2,200 00	...	...	No.	985
a	a	...	...	...	17	6,800 00	...	...	No.	986
a	a	a	a	a	16	3,800 00	...	...	No.	987
15	2	5	\$3,700 00	...	a	a	a	a	a	988
a	a	a	a	a	a	a	a	a	a	989
a	a	a	a	a	10	7,350 00	...	...	No.	990
177	a	1	3,200 00	...	11	2,200 00	...	...	No.	991
a	a	a	a	a	10	2,325 00	...	...	No.	992
a	a	a	a	a	16	5,700 00	...	...	No.	993
25	...	...	...	...	a	a	a	a	a	994
...	...	...	...	...	a	a	a	a	No.	995
104	...	1	3,000 00	...	18	4,700 00	...	...	No.	996
33	...	...	...	...	22	13,000 00	...	...	No.	997

a Not reported

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Schuylkill County.</i>				
993	Asbland—Asbland Savings Fund and Loan,	6.00	a	a	a
995	Citizens' Savings and Loan,	6.00	20.00	4.50	a
1000	Locust Mountain Savings and Loan,	6.00	a	a	a
1001	Miners and Laborers' Savings Fund,	6.00	a	a	a
1002	Baruesville—Barnesville Building and Loan,	6.00	a	a	a
1003	Coaldale—Coaldale Building and Loan,	6.00	25.00	21.50	21.62
1004	Cressona—Citizens' Building and Savings,	6.00	a	a	a
1005	Donaldson—Donaldson Building and Loan,	6.00	32.13	5.79	13.61
1006	Frackville—Broad Mountain Building and Loan,	a	a	a	a
1007	Girardville—Girard Savings Fund and Loan,	a	a	a	a
1008	People's Building and Loan,	a	a	a	a
1009	Gordon—Gordon Building and Loan,	6.00	22.50	10.00	18.80
1010	Mahanoy City—Fidelity Building and Loan,	6.00	60.00	20.00	a
1011	Serial Building and Loan,	a	a	a	a
1012	Washington German Building and Loan,	6.00	a	20.00	a
1013	Minersville—Minersville Building and Loan,	6.00	a	a	a
1014	Pine Grove—Central Building and Savings,	6.00	b 4.92	b 2.40	b 3.10
1015	West End Building and Savings,	6.00	b 7.30	b 2.40	b 3.28
1016	Pottsville—Central Building,	6.00	21.67	8.38	17.02
1017	Pottsville Building and Loan, No. 2,	6.00	a	a	a
1018	Schuylkill Haven—Schuylkill Building and Loan,	a	a	a	a
1019	Shenandoah—Citizens' Building and Loan,	6.00	14.00	5.00	a
1020	Miners, Mechanics and Laborers' B. and L.,	6.00	20.00	3.75	7.32
1021	Mutual Savings,	6.00	a	a	a
1022	Tamanend—Tamanend Building and Loan,	6.00	a	a	a
1023	Tamaqua—Tamaqua Building and Loan,	a	a	a	a
1024	Tower City—Williams Valley Savings Fund and Building,	6.00	a	a	a
1025	Tremont—Hancock Building and Loan,	6.00	7.31	6.67	a
1026	Logan Building and Loan,	6.00	30.00	15.00	23.00
	<i>Tioga County.</i>				
1027	Wellsboro—Wellsboro Building and Loan,	6.00	1.00	.00	a
	<i>Venango County.</i>				
1028	Franklin—Mutual Building and Loan,	a	a	a	a

a Not reported.

b Per annum.

c None charged.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIATION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town-ship,	
a	a	10	\$5,000 00	.....	.....	.....	.....	.....	Yes.	998
a	a	40	30,000 00	.....	.....	.....	.....	.....	Yes.	999
a	a	3	2,517 07	.....	198	\$163,200 00	.....	.....	Yes.	1000
a	a	7	8,985 83	.....	395	309,800 00	.....	.....	Yes.	1001
a	a	.....	.....	.....	6	3,056 00	.....	.....	Yes.	1002
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	1003
a	a	.....	.....	.....	.....	.....	.....	.....	.....	1004
.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	1005
a	a	.....	.....	.....	a	a	a	a	a	1006
a	a	1	2,283 20	.....	a	a	a	a	a	1007
a	a	10	9,627 00	.....	a	a	a	a	a	1008
a	a	1	800 00	.....	.....	.....	.....	.....	No.	1009
a	a	18	25,000 00	.....	.....	.....	.....	.....	Yes.	1010
a	a	1	1,000 00	.....	a	a	a	a	a	1011
a	a	7	2,000 00	.....	.....	.....	.....	.....	Yes.	1012
a	a	1	1,500 00	.....	.....	.....	.....	.....	No.	1013
35	a	.....	.....	.....	.....	.....	.....	.....	No.	1014
a	a	4	1,642 87	.....	.....	.....	.....	.....	No.	1015
a	a	a	a	a	.....	.....	.....	.....	No.	1016
a	a	a	a	a	a	d 18,055 65	.....	.....	Yes.	1017
30	a	.....	.....	.....	a	a	a	a	a	1018
a	a	1	1,300 00	.....	20	20,000 00	.....	.....	No.	1019
a	a	.....	.....	.....	4	800 00	.....	.....	No.	1020
a	a	.....	.....	.....	75	5,000 00	.....	.....	No.	1021
a	a	.....	.....	.....	.....	.....	.....	.....	Yes.	1022
.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	1023
a	a	1	800 00	.....	.....	.....	.....	.....	Yes.	1024
31	12	1	1,180 00	.....	20	4,300 00	.....	.....	Yes.	1025
a	a	.....	.....	.....	.....	200 00	.....	.....	Yes.	1026
a	a	1	1,000 00	\$100 00	27	4,016 63	.....	.....	Yes.	1027
70	1	.....	.....	.....	a	a	a	a	a	1028

a Not reported.
d Secured also by judgment notes of borrowers.

TABLE II—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>Venango County—Concluded.</i>				
1029	O'Leary City—Home Building and Loan,	a	a	a	a
1030	Keystone Building and Loan,	a	a	a	a
1031	Mutual Building and Loan,	6.00	37.00	14.50	27.36
	<i>Warren County.</i>				
1032	Warren—Helping Hand Building and Loan,	6.00	33.00	.00	a
	<i>Washington County.</i>				
1033	Canonsburg—Canonsburg Building and Loan,	6.00	33.00	5.00	16.53
1034	United States Excelsior Building, No. 1,	b	70.00	60.00	65.91
1035	McDonald—Mutual Building and Loan,	6.00	31.75	.50	a
1036	Monongahela—Home Building and Loan,	6.00	c 5.98	c 5.20	c 5.56
1037	Washington—Keystone Building and Loan,	6.00	35.50	7.00	18.72
1038	Mutual Building and Loan,	6.00	31.25	1.00	12.00
1039	People's Building and Loan,	6.00	35.00	0.50	16.25
1040	Progressive Perpetual Building and Loan,	6.00	c 6.78	c 0.90	c 2.68
1041	United States Excelsior Building, No. 1, . . .	a	a	a	a
1042	Washington Building and Loan,	6.00	21.00	0.25	8.85
	<i>Westmoreland County.</i>				
1043	Avonmore—Avonmore Building and Loan,	a	a	a	a
1044	Derry—Derry Building and Loan,	6.00	c 6.00	c 3.00	a
1045	Greensburg—Greensburg Building and Loan,	6.00	45.00	8.50	a
1046	Home Building and Loan,	a	a	a	a
1047	Westmoreland Building and Loan,	6.00	37.75	24.50	a
1048	Irwin—Equitable Building and Loan,	6.00	45.00	28.00	35.13
1049	Irwin Building and Loan,	6.00	42.00	21.00	a
1050	Jeannette—Gem Building and Loan,	6.00	c 14.69	c 6.50	a
1051	Latrobe—	a	a	a	a
1052	Latrobe Building and Loan,	a	a	a	a
1053	Mount Pleasant—Citizens' Building and Loan,	6.00	36.00	28.00	30.40
1054	Mount Pleasant Building and Loan,	6.00	35.00	20.00	a
1055	New Kensington—Burrell Building and Loan,	a	a	a	a
1056	Scottdale—Fountain Building and Loan,	6.00	42.50	30.00	37.16
1057	Scottdale Building and Loan,	6.00	41.00	.00	29.42

a Not reported.

b None charged.

c Per annum.

Homes Acquired, Mortgages Foreclosed, Etc.--Continued.

ACQUIRED BY BORR- WERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSO- CIATION.			STOCK LOANS.		LOANS TO OTHERS THAN SHARE- HOLDERS.		LOANS PLACED.	Marginal nu, ber.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
494	15	7	\$3,515 91	\$16 31	a	a	a	a	a	1029
a	a	...	...	...	a	a	a	a	a	1020
40	...	...	...	...	...	...	...	...	Yes.	1031
72	...	25	24,000 00	465 00	2	1,200 00	...	...	Yes.	1032
33	2	...	...	...	...	...	...	...	Yes.	1033
4	...	...	...	...	...	...	...	...	Yes.	1034
46	3	...	...	...	...	...	...	...	Yes.	1035
10	...	...	...	...	...	...	...	...	Yes.	1036
42	a	...	...	...	...	...	...	...	Yes.	1037
a	a	...	...	...	10	2,900 00	...	...	Yes.	1038
46	...	...	...	...	...	...	...	...	Yes.	1039
48	...	...	...	...	2	100 00	...	...	Yes.	1040
2	...	2	500 00	50 00	a	a	a	a	Yes.	1041
a	a	...	...	...	7	10,500 00	...	...	Yes.	1042
...	...	...	...	...	a	a	a	a	a	1043
157	3	...	...	...	...	...	...	...	Yes.	1044
315	...	a	a	a	...	...	...	...	Yes.	1045
36	...	...	...	...	a	a	a	a	a	1046
a	a	...	...	...	...	...	...	...	Yes.	1047
15	2	...	...	...	3	100 00	...	...	Yes.	1048
289	...	2	1,800 00	...	14	6,000 00	...	...	Yes.	1049
29	1	1	1,391 47	...	...	...	...	...	Yes.	1050
a	a	a	a	a	a	a	a	a	a	1051
a	a	4	2,600 00	100 00	a	a	a	a	a	1052
20	...	...	...	...	...	...	...	...	Yes.	1053
162	32	...	...	...	4	6,000 00	...	...	Yes.	1054
18	3	...	...	...	a	a	a	a	a	1055
22	1	...	...	...	...	...	...	...	Yes.	1056
132	5	11	8,901 07	161 97	32	13,475 00	...	...	Yes.	1057

a Not reported.

TABLE II.—*Premium and Interest Rates,*

Marginal number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE LOANS.			
		Interest rate per cent.	PREMIUM RATE PER CENT.		
			Highest.	Lowest.	Average.
	<i>York County.</i>				
1058	Delta—Delta Building and Loan,	6.24	1.00	1.00	1.00
1059	Hanover—Hanover Building and Loan, No. 6,	6.00	2.50	.00	a
1060	Hanover Building and Loan, No. 7,	6.00	2.00	.00	a
1061	New Freedom—Equitable Building and Loan,	6.00	h	b	b
1062	York—Anchor Building and Loan,	7.43	4.76	4.76	4.76
1063	City Building and Loan,	7.10	h	h	h
1064	Eastern Building and Loan,	6.24	b	h	h
1065	Excelsior Building and Loan,	6.24	h	b	h
1065	Home Building and Loan,	a	a	a	a
1067	Keystone Building and Loan,	7.80	a	a	a
1068	Mechanics and Workingmen's Building and Loan,	6.12	5.00	5.00	5.00
1069	National Building and Loan,	6.12	b	b	h
1070	Park Building and Loan,	6.24	13.50	2.50	a
1071	People's Building and Loan,	6.24	a	a	a
1072	Progressive Building and Loan,	6.00	h	h	b
1073	Protective Building and Loan,	6.24	b	h	b
1074	Spring Garden Building and Loan,	6.93	a	a	a
1075	Standard Building and Loan,	7.80	b	b	h
1076	Star Building and Loan,	7.80	h	h	b
1077	Union Building and Loan,	6.00	b	b	b
1078	West End Building and Loan,	6.24	8.00	8.00	8.00
1079	York Mutual Building and Loan,	6.24	b	h	h

a Not reported.

h None charged.

Homes Acquired, Mortgages Foreclosed, Etc.—Continued.

ACQUIRED BY BORROWERS DURING LIFE OF ASSOCIA- TION.		MORTGAGES FORECLOSED DURING LIFE OF ASSOCIA- TION.			STOCK LOANS.		LOANS TO OTHERS THAN SHAREHOLDERS.		LOANS PLACED.	Marginal number.
Homes.	Other buildings.	Number.	Amount.	Loss.	Number.	Amount.	Number.	Amount.	Outside city or town- ship.	
80	.....	1	\$580 00	.....	.....	.....	.....	.....	Yes.	1058
a	a	.....	.....	.....	.....	.....	.....	.....	No.	1059
22	.....	.....	.....	.....	.....	.....	.....	.....	No.	1060
40	5	.....	.....	.....	.....	.....	.....	.....	No.	1061
80	6	.....	.....	.....	.....	.....	.....	.....	No.	1062
a	.....	1	5,600 00	.....	.....	.....	.....	.....	Yes.	1063
a	a	.....	.....	.....	.....	.....	.....	.....	No.	1064
a	a	.....	.....	.....	.....	.....	.....	.....	No.	1065
a	a	.....	.....	.....	a	a	a	a	a	1066
50	a	2	4,103 95	\$300 00	.....	.....	.....	.....	Yes.	1067
130	10	.....	.....	.....	.....	.....	.....	.....	No.	1068
a	a	a	a	a	.....	.....	.....	.....	Yes.	1069
a	a	.....	.....	.....	.....	.....	.....	.....	No.	1070
100	a	a	a	a	.....	.....	.....	.....	Yes.	1071
a	a	.....	.....	.....	.....	.....	.....	.....	No.	1072
a	a	.....	.....	.....	.....	.....	.....	.....	No.	1073
a	.....	a	a	a	.....	.....	.....	.....	Yes.	1074
42	3	1	2,900 00	365 00	.....	.....	.....	.....	No.	1075
31	a	.....	.....	.....	.....	.....	.....	.....	Yes.	1076
a	a	.....	.....	.....	.....	.....	.....	.....	No.	1077
100	.....	1	764 00	.....	.....	.....	.....	.....	Yes.	1078
103	.....	a	a	a	.....	.....	.....	.....	Yes.	1079

a Not reported.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
<i>Adams County.</i>								
1	Gettysburg—Gettysburg B. and L. No. 4, a . . .		41½	79½	121	\$26 00	\$26 50	\$0 50
						52 00	54 20	2 20
						78 00	83 58	5 58
						104 00	114 94	10 94
						130 00	147 47	17 47
2	Gettysburg—Gettysburg B. and L. No. 5, a . . .		213	151	364	26 00	26 71	71
						52 00	54 94	2 94
						78 00	85 08	7 08
3	New Oxford—N. Oxford Build'g and Loan, a . . .		233	79	312	13 00	13 39	39
						26 00	27 56	1 56
<i>Allegheny County.</i>								
6	Allegheny—Allegheny City P. B. & L. No. 1, b . . .		2,623	545	3,168	13 00	14 42	1 42
14	Citizens' Premium B. and L., b . . .		2,481	986	3,467	15 60	17 62	2 02
						31 20	34 99	3 79
						46 80	52 29	5 49
15	Clifton Building and Loan, b . . .		516	115	631	10 40	10 55	15
20	Eintracht Premium B. and L., b . . .		1,623	250	1,873	13 00	14 08	1 08
22	Garfield Pre. B. and L. No. 2, b . . .		3,418	723	4,141	13 00	14 28	1 28
27	Home Mutual B. and Loan, . . .	4	20½	117½	138	116 75	179 26	62 51
		5	81	102	183	103 75	151 16	47 41
		6	79	114	193	91 00	126 28	35 28
		7	214	56½	270½	78 00	105 92	27 92
		8	153	97	250	65 00	85 58	20 58
		9	209	104	313	52 00	68 20	16 20
		10	187½	141	328½	39 00	49 35	10 35
		11	310	144½	454½	26 00	32 00	6 00
		12	329½	112½	442	13 00	14 60	1 60
28	Hope Building and Loan, b . . .		1,996	1,437	3,433	13 00	13 91	91
						26 00	27 76	1 76
						39 00	41 61	2 61
						52 00	55 52	3 52
						65 00	69 43	4 43
						78 00	83 21	5 21
						91 00	97 12	6 12

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
29	Allegheny—Humboldt Pr. B. and L., No.2, b,	. . .	2,393½	666½	3,060	\$13 00	\$14 59	\$1 39
						26 00	28 81	2 81
30	Juniata Premium B. and L., b,	. . .	2,102½	687½	2,790	13 00	13 72	72
						26 00	28 01	2 01
						39 00	43 36	4 36
						52 00	59 78	7 78
						65 00	76 92	11 92
						78 00	95 55	17 55
33	Madison Building and Loan, a	1,695	726	2,421	13 00	14 38	1 38	
34	Monitor Premium B. & L., No.3, a	1,150	275	1,425	13 00	14 37	1 37	
35	National Premium B. & L., No 3, a	2,163	427	2,590	13 00	14 03	1 03	
						26 00	28 25	2 25
						39 00	42 67	3 67
						52 00	57 21	5 21
						65 00	71 60	6 60
38	O' Hara Premium B. and L , a	b1,430	c 241	1,671	13 00	14 14	1 14	
						26 00	29 65	3 65
						39 00	46 31	7 31
						52 00	64 26	12 26
43	Reserve Premium B. and L., a	356½	37½	394	15 60	16 12	52	
44	Safe Investment B. and L., a	1,910	138	2,048	13 00	14 19	1 19	
45	Spring Garden Bor., B. and L., a	1,795	390	2,185	13 00	13 37	37	
						26 00	27 51	1 51
						39 00	41 92	2 92
						52 00	56 48	4 48
						65 00	70 97	5 97
						78 00	85 39	7 39
						91 00	99 59	8 59
47	Standard Building and Loan. . .	2	166	185	351	71 50	92 85	21 35
		3	186	99	285	65 00	82 64	17 64
		4	157	60	217	52 00	63 29	11 29
		5	54	47	101	45 50	54 14	8 64
		6	164	143	307	39 00	45 35	6 35

a Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
	Allegheny—Standard Building and Loan, . .	7	75	150	225	\$82 50	\$36 91	\$4 41
		8	24	107	131	26 00	28 82	2 82
		9	87	29	116	19 50	21 09	1 59
		10	269	209	478	13 00	13 70	70
		11	291	179	470	6 50	6 67	17
48	Twelfth Ward Premium and L., a . . .	1,710	355	2,065	13 00	14 35	1 35	
49	Union Building and Loan, a . . .	1,528	316	1,844	13 00	14 71	1 71	
						26 00	29 09	3 09
						39 00	43 51	4 51
						52 00	57 68	5 68
						65 00	72 01	7 01
						78 00	86 42	8 42
50	U. S. Excelsior Building, No 3, .	1	889	109	998	10 40	11 00	60
		2	52	35	87	5 20	5 47	27
51	Washington Premium B. & L., a, . . .	1,099½	422½	1,522	15 60	17 15	1 55	
52	Wood's Run Building and Loan,	1	127	65	192	75 00	94 37	19 37
		2	79	70	149	71 75	89 77	18 02
		3	8	34	42	57 75	69 79	12 04
		4	149	96	245	52 25	61 67	9 42
		5	186½	196½	383	45 75	52 68	6 93
		6	151½	192½	344	39 25	44 15	4 90
		7	355	371	726	26 25	28 39	2 14
53	Workingmen's Premium & L., a, . . .	4,010	256	4,266	13 00	14 37	1 37	
						26 00	28 84	2 84
						39 00	43 21	4 21
58	Beltzhoover—Fidelity Dime B. and L., a, . . .	765	78	843	5 20	5 35	15	
61	Bridgeville—Bridgeville Building & Loan, a, . . .	517½	72½	590	15 60	15 60	. . .	
					31 20	32 78	1 58	
62	Brushtown—Brushtown Building & Loan, a, . . .	345	62	407	13 00	13 45	45	
63	Castle Shannon—Castle Shannon B. & Loan,	1	165	157	322	61 20	70 82	9 62
		2	30	20	50	15 60	16 05	45
64	Coraopolis—Coraopolis Building and Loan, .	1	40	15	55	39 00	43 85	4 85
		2	1½	8½	10	32 50	35 83	3 33
		3	10	6	16	26 00	28 18	2 18

a Permanent plan; under "Value of One Share" is given the value of a sample share at the end fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Allegheny County—Continued.								
64	Coraopolis—Coraopolis Building and Loan, .	4	b	h	h	h	h	h
		5	5	14	19	\$13 00	\$13 55	\$0 55
		6	16	23	39	6 50	6 50	. . .
67	Etna—Etna Borough Building and Loan, c. . . .	335	574	909	15 60	15 96	36	
					31 20	32 86	1 66	
					46 80	50 71	3 91	
68	People's B. & L. of Etna & Sharpshurg.	1	478	464	942	65 00	77 42	12 42
		2	101	121	222	52 00	60 18	8 18
		3	83	64	147	45 50	51 87	6 37
		4	185	154	339	39 00	43 78	4 78
		5	222	124	346	32 50	35 93	3 43
		6	183	226	409	26 00	28 29	2 29
		7	326	343	669	19 50	20 89	1 39
		8	482	214	696	13 00	13 69	69
		9	467	146	613	6 50	6 73	23
69	Glenshaw—Pine Creek Valley B. and L., . . .	2	135	155	290	46 00	54 65	8 65
		3	326	264	590	19 60	21 93	2 33
		4	651	119	770	2 80	2 96	16
71	Homestead—Homestead Building and Loan, . . .	1,664	424	2,088	13 00	13 60	60	
					26 00	28 16	2 16	
					39 00	43 68	4 68	
72	Mansfield Valley—Anchor Build'g and Loan.a . . .	1,043½	216½	1,260	13 00	13 96	96	
73	McKeesport—Home Security B'l'g' and Loan,	1	137	9	146	65 00	87 52	22 52
		2	28	6	34	58 50	76 74	18 24
		3	82	7	89	52 00	66 41	14 41
		4	44	8	52	45 50	56 53	11 03
		5	57	14	71	39 00	47 10	8 10
		6	20	24	44	35 75	42 87	7 12
		7	44	30	74	32 50	38 10	5 60
		8	64	47	111	29 25	33 81	4 56
		9	124	43	167	26 00	29 60	3 60

a Permanent plan; under "Value of One Share," is given the value of a sample share at the end of each fiscal year.

b Series withdrawn before maturity.

c Terminating plan under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
74	<i>Allegheny County—Continued.</i>							
	McKeesport—Home Security Bldg and Loan,	10	57	61	118	\$22 75	\$25 50	\$2 75
		11	40	24	64	19 50	21 50	2 00
		12	65	96	161	16 25	17 65	1 40
		13	189	94	283	13 00	13 90	90
		14	43	93	136	9 75	10 25	50
		15	90	7	97	6 50	6 72	22
		16	159	43	202	3 25	3 25	. . .
	McKeesport Building and Loan,	1	353	52	405	65 00	86 75	21 75
		2	68	12	80	58 50	76 15	17 65
		3	52	40	92	52 00	66 00	14 00
		4	174	56	230	45 50	56 23	10 73
		5	154	33	187	39 00	46 92	7 92
		6	205	97	302	32 50	38 03	5 53
		7	286	88	374	26 00	29 56	3 56
		8	263	106	369	19 50	21 53	2 03
		9	289	71	360	13 00	13 98	93
75	New Enterprise B. and L., . . .	10	307	76	383	6 50	6 75	25
		1	488	64	552	58 50	75 62	17 12
		2	94	42	136	52 00	64 76	12 76
		3	79	21	100	45 50	55 27	9 77
		4	129	40	169	39 00	46 18	7 18
		5	75	26	101	32 50	37 48	4 98
		6	198	56	254	26 00	29 19	3 19
		7	172	25	197	19 50	21 29	1 79
		8	393	65	458	13 00	13 80	80
		9	184	60	244	6 50	6 70	20
76	Union Savings F. and L., No. 1,	5	57	45	102	117 00	188 07	71 07
		6	66	20	86	110 50	173 89	63 39
		7	53	14	67	104 00	160 16	56 16
		8	17	21	38	97 50	146 85	49 35
		9	179	58	237	91 00	134 00	43 00
		10	136	26	162	84 50	121 56	37 06
		11	12	89	101	78 00	109 59	31 59
		12	19	13	32	71 50	98 04	26 54
		13	135	24	159	65 00	86 93	21 93
		14	72	81	153	58 50	76 26	17 76

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
77	<i>Allegheny County—Continued.</i>							
	McKeesport—Union Savings F. and L., No. 1.	15	70	191	261	\$52 00	\$66 04	\$14 04
		16	105	226	231	45 50	56 24	10 74
		17	51	91	142	39 00	46 89	7 89
		18	. . . .	125	125	35 75	42 38	6 63
		19	64	187	251	32 50	37 98	5 48
		20	23	139	162	29 25	33 69	4 44
		21	69	. . . .	69	26 00	29 51	3 51
		22	52	. . . .	52	22 75	25 43	2 68
		23	198	55	253	19 50	21 47	1 97
		24	58	48	106	16 25	17 62	1 37
		25	168	68	236	13 00	13 87	87
		26	196	121	317	9 75	10 24	49
		27	424	95	519	6 50	6 71	21
		28	279	70	349	3 25	3 25	. . .
	Union Savings F. and L., No. 2.	1	189	24	213	78 00	109 60	31 60
		2	185	54	239	71 50	98 04	26 54
		3	70	33	103	65 00	86 93	21 93
		4	81	28	109	58 50	76 26	17 76
		5	58	47	105	52 00	66 04	14 04
		6	93	67	160	45 50	56 24	10 74
		7	122	24	146	39 00	43 90	7 90
		8	43	49	92	35 75	42 38	6 63
		9	90	40	130	32 50	37 98	5 48
		10	57	38	95	29 25	33 69	4 44
		11	86	28	114	26 00	29 51	3 51
		12	81	25	106	22 75	25 43	2 68
		13	153	8	161	19 50	21 47	1 97
		14	144	34	178	16 25	17 61	1 36
		15	164	33	197	13 00	13 87	87
		16	117	44	161	9 75	10 24	49
		17	378	75	453	6 50	6 71	21
		18	168	133	301	3 25	3 25	. . .
78	McKee's Rocks—McKee's Rocks B. and L.,	1	39	125	164	91 00	116 00	25 00
		2	139	70	239	78 00	96 42	18 42
		3	155	50	205	65 00	77 00	12 00
			252	219	471	52 00	59 40	49

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
	McKee's Rocks—McKee's Rocks B. and L.,	5	246	119	365	\$39 00	\$43 50	\$4 50
		6	271	199	470	26 00	27 82	1 82
		7	410	133	543	13 00	13 50	50
81	Mt. Oliver—Mt. Oliver and Knoxville B. & L., a . . .	2,892	302	3,194	5 20	5 46	26	
82	Oakdale Station—Beechmont Bldg. and Loan,	1	113	37	150	84 00	146 88	62 88
		2	9	4	13	45 00	58 95	13 95
		3	27	4	31	42 00	53 86	11 86
		4	20	4	24	39 00	48 98	9 98
		5	. . . .	1	1	36 00	43 15	7 15
		6	15	3	18	33 00	40 03	7 03
		7	3	9	12	30 00	35 45	5 45
		8	10	1	11	27 00	31 89	4 89
		9	12	2	14	24 00	27 69	3 69
		10	6	5	11	21 00	23 82	2 82
		11	4	. . . .	4	18 00	20 12	2 12
		12	. . . .	5	5	15 00	16 58	1 58
		13	11	. . . .	11	12 00	13 13	1 13
		14	9	15	24	9 00	9 76	76
		15	33	3	36	6 00	6 37	37
		16	48½	2½	51	3 00	3 18	18
83	Pittsburg—Acme Building and Loan, a	636	676	1,312	13 00	13 26	26	
					26 00	27 64	1 64	
					39 00	43 80	4 80	
					52 00	61 45	9 45	
					65 00	77 94	12 94	
					78 00	93 24	15 24	
85	Allentown Turn Bdg. and Loan, a . . .	2,505	575	3,080	5 20	5 71	51	
86	Alpheus Building and Loan, a	1,104	144	1,248	13 00	13 41	41	
87	American Iron Bldg. and Loan, a . . .	338	68	406	13 00	12 84	b 16	
89	Arcanum Building and Loan, . . .	1	771	216	987	64 00	81 06	17 06
		2	156	65	221	50 50	61 27	10 77
		3	58	28	86	38 00	44 08	6 08
		4	144½	108	252½	26 50	29 32	2 82
		5	172½	127½	300	13 00	13 70	70

a Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year,
b Loss.

TABLE III—*Number and Value of Shares, by Series in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
93	Pittsburg—Bloomfield B. and L., No. 3, a . . . . .	. . . . .	. . . . .	276	276	\$20 80	\$21 25	\$0 45
						41 60	43 96	2 36
						62 40	68 73	6 33
						83 20	93 75	10 55
						104 00	120 19	16 19
						124 80	149 49	24 69
						145 60	179 66	34 06
99	Columbus B'ld'g & Loan, No. 2, h . . . . .	. . . . .	670	524	1,194	15 60	18 12	2 52
						31 20	37 59	6 39
						46 80	56 29	9 49
						62 40	74 46	12 06
						78 00	92 52	14 52
100	Comet Building and Loan, a . . . . .	. . . . .	. . . . .	716	716	15 60	16 19	59
						31 20	33 53	2 33
						46 80	52 09	5 29
						62 40	71 63	9 23
						78 00	92 23	14 23
108	Crescent B'ld'g and Loan, No. 5, a . . . . .	. . . . .	461	46	507	13 00	13 06	06
109	Dime B. & L. of the 25th ward, b . . . . .	. . . . .	2,694	1,368	4,062	5 20	5 60	40
						10 40	11 17	77
						15 60	16 71	1 11
						20 80	22 30	1 50
110	Dime Savings Fund and Loan, h . . . . .	. . . . .	2,870	257	3,127	5 20	5 30	10
						10 40	11 03	63
111	Dispatch Building and Loan,	1	1,829	94	1,923	5 20	5 44	24
		2	1,470	. . . . .	1,470	2 60	2 66	06
112	Duquesne Heights B. and L.,	1	61	40	101	65 00	78 55	13 55
		2	24	23	47	58 50	70 30	11 80
		3	35	5	40	52 00	62 05	10 05
		4	13½	29½	43	45 50	53 79	8 29
		5	. . . . .	27	27	39 00	45 54	6 54
		6	10	10	20	32 50	37 29	4 79
		7	54	25	79	26 00	29 05	3 05

a Terminating plan ; under "Value of One Share" is given the value of a share at the end of each fiscal year.

h Permanent plan ; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Concluded.</i>							
112	Pittsburg—Duquesne Heights B'ld'g & Loan,	8	29	40	69	\$19 50	\$21 55	\$2 05
		9	55	. . . .	55	13 00	14 06	1 06
		10	87	24	111	6 50	7 03	53
113	Dwelling House B'ld'g and Loan.	1	294	80	374	26 00	28 21	2 21
		2	165	29	194	19 50	20 80	1 30
		3	121	32	153	13 00	13 60	60
		4	265	9	274	6 50	6 66	16
117	East End B'l'd'g and Loan, No.1, a . . .	100	1,405	1,505	13 60	15 84	2 84	
						26 00	32 96	6 96
						39 00	50 84	11 84
						52 00	70 15	18 15
						65 00	94 29	29 29
118	East End B'l'd'g and Loan, No.2, . . .	273	151	424	20 50	26 73	6 23	
						33 00	45 30	12 30
						46 50	65 20	18 70
121	Eureka Savings Fund and Loan, .	1	94	4	98	78 00	102 15	24 15
		2	34	17	51	71 50	91 79	20 29
		3	99	20	119	65 00	81 77	16 77
		4	84	38	122	58 50	72 08	13 58
		5	55	5	60	52 00	62 73	10 73
		6	64	24	88	45 50	53 71	8 21
		7	52½	75½	128	39 00	45 03	6 03
		8	114½	42½	157	32 50	36 69	4 19
		9	118½	58½	177	26 00	28 68	2 68
		10	221½	26½	248	19 50	21 00	1 50
		11	152½	53½	206	13 00	13 67	67
		12	251	7	258	6 50	6 66	16
123	Fifth Avenue Building, a	67	910	977	20 80	21 58	78	
						41 60	44 03	2 43
						62 40	68 63	6 23
						83 20	94 25	11 05
						104 00	119 61	15 61
124	Fifth Avenue Traction Building, b . . .	5,879½	1,534½	7,414	5 20	5 59	39	
						10 40	11 53	1 18

a Terminating plan; "Value of One Share" is given the value of a share at the end of each fiscal year.
b Permanent plan; "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
	Fifth Avenue Traction Building, b					\$15 60	\$17 68	\$2 08
						20 80	24 00	3 20
126	F. L. Jahn Building and Loan, b . . .		693	201	894	13 00	13 61	61
130	Frankstown Avenue B. and L., .	1	262½	121½	384	13 00	13 58	58
		2	88	. . . .	88	6 50	6 79	29
131	Frankstown B. and L., No. 4, . .	2	167½	319½	487	143 50	165 69	22 19
		3	45	97	142	130 50	148 91	18 41
		4	184½	203½	388	72 00	77 90	5 90
		5	68	103	171	59 00	62 87	3 87
132	Friendship Building and Loan, b . . .	cl	403½	d74½	1,478	5 20	5 36½	16½
134	German B'l'd'g and Loan, No. 2, b		571	632	1,203	15 60	16 53	93
						31 20	33 93	2 73
						46 80	52 28	5 48
						62 40	71 28	8 88
136	Grant Street B. and L., 3d series, a . . .		427	221	648	15 80	15 97½	0 17½
137	Great Eastern B. and L. No. 1, .	1	b 275¼	c 13½	289	117 50	158 61	41 11
		2	b 220	c 47	267	65 25	79 76	14 51
		3	b 97	c 18	115	62 00	74 95	12 95
		4	b 73	c 11	84	58 75	70 29	11 54
		5	b 52	c 10	62	55 50	65 77	10 27
		6	b 210	c 17	227	52 25	61 36	9 11
		7	b 115½	c 7½	123	49 00	57 01	8 01
		8	14	. . . .	14	45 75	52 73	6 98
		9	b 53½	c 17½	71	42 50	48 53	6 03
		10	b 432½	c ½	433	59 25	44 41	5 16
		11	b 78	c 18	96	36 00	40 36	4 36
		12	b 89	c 52	141	32 75	36 36	3 61
		13	b 201½	c 110½	312	29 50	32 42	2 92
		14	b 265¼	c 57½	323	26 00	28 33	2 33
		15	b 138½	c 43½	182	22 75	24 55	1 80
		16	b 219	c 38	257	19 50	20 83	1 33

a Terminating plan: under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Permanent plan; under "Value of One Share," is given the value of a sample share at the end of each fiscal year.

c Including shares pledged for stock loans.

d Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
138	Great Eastern B. and L., No. 1, .	17	b 232½	c 121½	354	\$16 25	\$17 20	\$0 95
		18	b 209	c 60	269	13 00	13 62	62
		19	b 77½	c 75½	153	9 75	10 10	35
		20	b 208	c 47	255	6 50	6 64	14
		21	b 333½	c 143½	479	3 25	3 25	. . .
	Great Eastern B. and L., No. 2, .	1	b1,935	c 131	2,066	13 00	13 34	34
		2	117		117	9 75	9 89	14
		3	b 222	c 26	248	6 50	6 58	08
		4	260		260	3 25	3 28	03
	139	Harmony Building and Loan, d		482½	423½	911	15 60	15 96	36
140	H. C. Wolf Building and Loan, .					31 20	33 33	2 13
		1	58	28	86	78 00	90 00	12 00
		2	9	28	37	70 20	79 92	9 72
		3	6	31	37	62 40	70 08	7 68
		4		7	7	54 60	60 48	5 88
		5	48	106	154	46 80	51 12	4 32
		6	58	97	155	39 00	42 00	3 00
		7	98	24	122	31 20	33 12	1 92
		8	31	13	44	23 40	24 48	1 08
		9	32	131	163	15 60	16 08	48
144	Improved Washington B. and L., d	10	102	62	164	7 80	7 92	12
			5,705½	3,379½	9,085	5 00	5 13½	13½
						10 00	10 40	40
					19 00	20 67½	1 67½	
146	Independent Deposit and Loan, a		2,309	381	2,690	13 00	13 28	28
148	Iron and Glass Building and L., a		1,753	596	2,349	13 00	13 62	62
						26 00	28 16	2 16
						39 00	43 56	4 56
149	Iron City Deposit and Loan, a		2,040	645	2,685	13 00	13 39	39
						26 00	27 60	1 60
150	J. M. Gusky Building and Loan, a		1,115	189	1,304	13 00	13 60	60
159	Merchants' Building and Loan, .	1	617	298	915	46 80	52 74	5 94

a Permanent plan; under "Value of one share" is given the value of a sample share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

d Permanent plan; under "Value of one share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative associations.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
160	Merchants' Building and Loan, . .	2	126	21	147	\$39 00	\$43 12	\$4 12
		3	143	73	216	31 20	33 84	2 64
		4	120	17	137	23 40	24 88	1 48
		5	199	. . . .	199	15 60	16 25	65
		6	307	29	336	7 80	7 96	16
	Metropolitan B. and L., No. 1, b. . . .	. . .	12	674	686	13 00	13 53	53
						26 00	27 71	1 71
						39 00	42 06	3 06
						52 00	57 50	5 50
						65 00	78 22	13 22
162	Model Building and Loan,	1	c	c	1,013	39 00	44 47	5 47
		2	c	c	411	26 00	28 37	2 37
168		3	c	c	772	13 00	13 57	57
	Pittsburg—New American Building, a, . . . .	. . .	3,045	854	3,899	5 20	5 39	20
170						10 40	11 20	80
						15 60	17 34	1 74
	Orpheus' Building and Loan, . . .	1	114	135	249	65 00	79 13	14 13
		2	136	18	154	58 50	69 87	11 37
		3	32	101	133	52 00	60 93	8 93
		4	45	33	78	45 50	52 37	6 87
		5	14	65	79	39 00	44 02	5 02
		6	37	50	87	37 50	35 98	3 48
		7	137	58	195	26 00	28 23	2 23
		8	72	100	172	19 50	20 73	1 23
172		9	139	59	198	13 00	13 54	54
		10	204	56	260	6 50	6 61	11
	Pennsylvania Building and Loan, a . . .	. . .	3,230	1,200	4,430	13 00	13 65	65
						26 00	28 04	2 04
174						39 00	43 55	4 55
	People's Building and Loan, . . .	1	509	123	632	117 00	195 00	78 00
		2	15	5	20	110 50	178 67	68 71

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b Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

c Not reported.

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series,	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
176	<i>Allegheny County—Continued.</i>							
	People's Building and Loan. . . .	3	44½	47½	92	\$104 00	\$163 19	\$59 19
		4	120	24	144	97 50	148 50	51 00
		5	110½	10½	121	91 00	134 56	43 56
		6	113½	4½	118	84 50	121 33	36 83
		7	75½	46½	122	78 00	108 78	30 78
		8	69½	61½	131	71 50	96 87	25 37
		9	260	54	314	65 00	85 57	20 57
		10	205½	76½	282	58 50	74 85	16 35
		11	140	76	216	52 00	64 68	12 68
		12	162½	127½	290	45 50	55 03	9 53
		13	97½	188½	286	39 00	45 88	6 88
		14	213½	123½	337	32 50	37 20	4 70
		15	59	270	329	26 00	28 96	2 96
		16	327½	197½	525	19 50	21 14	1 64
		17	225	201	426	13 00	13 72	72
		18	375	77	452	6 50	6 68	18
	Pittsburg Mutual B. and L., . . .	1	146	110	256	52 50	57 23	4 73
		2	22	23	45	49 50	53 76	4 26
		3	10	11	21	46 00	50 04	4 04
		4	. . . .	20	20	42 50	45 25	3 75
		5	27	8	35	39 50	43 15	3 65
		6	10	. . . .	10	33 00	36 25	3 25
		7	83	32	115	26 50	29 05	2 55
		8	73½	1½	75	23 00	25 35	2 35
		9	24½	2½	27	20 00	21 97	1 97
		10	247	25	272	13 50	15 18	1 68
		11	66	3	69	7 00	8 27	1 27
179	Popular Building and Loan, a		2,526	475	3,001	13 00	13 60	60
18	Provident Building and Loan, . .	1	787	139	926	20 80	22 01	1 21
		2	72	20	92	13 00	13 52	52
		3	217	50	267	10 40	10 76	36
		4	329	1	330	7 80	8 00	20
		5	289	17	306	5 20	5 30	10
		6	183	22	205	2 60	2 63	03

a Permanent plan; under "value of one share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
188	Safe Ten-Cent B. and L., a		2,583½	1,440½	4,024	\$6 00	\$6 34	\$0 34
191	Second Ave. Ten-Cent B. and L., . . .		1,238	62	1,300	5 20	5 24	04
193	Seventh Ward B. & L., 2d series, b . . .		122½	279¾	402	26 00	27 15	1 15
						52 00	55 76	3 76
						78 00	86 41	8 41
194	Seventh Ward B. & L., 3d series,		516½	309¾	826	26 00	27 13	1 13
196	Smoky City B. and L., No. 2, b			1,447	1,447	26 50	30 62	4 12
						39 50	48 17	8 67
						52 50	68 28	15 78
						65 50	87 96	22 46
197	Smoky City B. & L., No. 2, 2d series, a . . .		735	275	1,010	13 50	16 13	2 63
198	Smoky City B. & L., of the 25th W., a . . .		1,343½	305½	1,649	13 00	13 79	79
199	South Side Building and Loan, a		1,970	624	2,594	7 80	8 27	47
						15 60	17 00	1 40
						23 40	26 09	2 69
						31 20	35 76	4 56
						39 00	45 71	6 71
201	South Twelfth Street B. and L., a		3,447½	504½	3,952	13 00	13 63	63
						26 00	27 91	1 91
						39 00	42 33	3 33
						52 00	56 66	4 66
202	Steuben Building and Loan, No. 2, a			776	776	15 60	16 48	83
						31 20	33 90	2 70
						46 78	52 20	5 42
						62 49	71 99	9 59
						78 00	93 09	15 09
206	Traction Building and Loan,	1	569	290	859	38 00	43 12	5 12
		2	505	147	652	26 00	28 45	2 45
		3	351	141	492	19 50	20 97	1 47
		4	704	101	805	13 00	13 60	60
207	Turners Building and Loan, b		2,672½	1,635½	4,303	13 20	13 93	73
						26 40	28 38	1 98

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of one Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
208	Pittsburg—Turners Building and Loan, b					\$39 60	\$43 14	\$3 54
						52 80	60 05	7 25
						66 00	78 56	12 56
						79 20	97 95	18 75
	Tutor Building and Loan, b	902	720	1,622	6 50	6 50	. . .	
					19 50	20 45	95	
					32 50	35 50	3 00	
					45 50	51 02	5 52	
					58 50	68 21	9 71	
					71 50	86 36	14 86	
209	Twelfth Ward Union B. and L. b	1	2,907½	119½	3,027	5 20	5 39	19
211	Twenty-first Ward B. & L. No. 2, b	2	529	386	915	15 60	16 45	85
212	Twenty-first Ward B. & L. No. 3, a		717	404	1,121	7 80	8 10	30
						13 00	13 48	48
						26 00	27 77	1 77
214	Twenty-Third Ward B. and L.,					39 00	42 83	3 83
						91 50	121 37	29 87
						c	c	c
						67	28	95
						78 50	99 96	21 46
						10	. . . .	10
						72 00	89 76	17 76
						65	6	71
						65 50	79 88	14 38
						15	19	34
						59 00	70 42	11 42
						31	25	56
						52 50	61 56	8 86
						12	15	27
						46 00	52 68	6 68
217	U. S. Excelsior B., No. 6, a,					50	. . . .	50
						39 00	43 78	4 78
						48	11	59
						33 00	36 40	3 40
						88	33	121
						26 00	28 11	2 11
						52	71	123
						19 50	20 67	1 17
						13 00	13 51	51
						148½	23½	172
						6 50	6 62	12
						2,495	115	2,610
						5 10	5 30	20

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Association—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
221	Vowarts Building, b,		442	353	795	\$5 20	\$5 20	. . .
						10 40	11 41	\$1 01
						15 60	18 79	3 19
223	William Penn B. and L., b,		340	366	706	15 60	16 47	87
						31 20	33 33	2 13
						46 80	50 51	3 71
						62 40	67 79	5 39
224	Workingmen's B. and L., third section, dime series, b.		1,236	555	1,791	5 20	5 35	15
						10 40	10 98	58
						16 60	16 90	1 30
226	Sewickley—Sewickley B. and L., No. 1, h,		63	191	254	6 50	6 90	40
						13 00	14 46	1 46
						19 50	22 24	2 74
						26 00	31 03	5 03
						32 50	40 56	8 06
						39 00	50 93	11 93
						45 50	62 72	17 22
						52 00	75 06	23 06
227	Sewickley B. and L., No. 2, b,		119	150	269	6 50	6 72	22
						13 00	14 49	1 49
						19 50	22 83	3 33
						26 00	31 46	5 46
						32 50	40 31	7 81
						38 50	52 40	13 90
228	Sewickley B. and L., No. 3, b,		156	82	238	6 50	7 77	1 27
						13 00	16 82	3 82
						19 50	26 44	6 94
						26 00	36 80	10 80
229	Sewickley B. and L., No. 4, b,		333	77	410	6 50	6 98	48
						13 00	14 82	1 82
230	Sharpsburg—Dime Savings B. and L., b,		c 613	d 561	1,174	13 00	13 39	39

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

c Including shares pledged for stock loans.

d Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Concluded.</i>							
231	Sharpsburg—Excelsior Building and Loan, a, . . .		452	387	839	\$13 00	\$13 45	\$0 45
						26 00	27 74	1 74
						39 00	43 17	4 17
232	Independent B. and L., a,			767	767	13 00	13 60	60
						26 00	27 90	1 90
						39 00	43 35	4 35
						52 00	61 65	9 65
						65 00	79 21	14 21
233	Keystone B. and L., No. 2, a		505	230	735	13 00	13 39	39
						26 00	27 80	1 80
						39 00	43 17	4 17
						52 00	59 41	7 41
234	Valley Building and Loan, . . .	1	b 579	c 557	1,136	65 50	77 56	12 06
		2	67	141	208	39 50	44 30	4 80
235	Springdale—Springdale Building and Loan, .	1	109½	9½	119	65 00	83 15	18 15
		2	. . . .	3	3	58 50	73 30	14 80
		3	6½	4½	11	49 00	59 20	10 20
		4	. . . .	7	7	43 50	51 50	8 00
		5	13	9	22	41 00	48 20	7 20
		6	27½	8½	35½	37 50	43 60	6 10
		7	13	. . . .	13	32 50	36 95	4 45
		8	53	4	57	26 00	28 80	2 80
		9	104	27	131	19 50	21 09	1 59
		10	154	30	184	6 50	6 68	18
236	Tarentum—Natural Gas Building and Loan,	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
		2	99	52	151	78 00	98 76	20 76
		3	32	53	85	62 40	75 58	13 18
		4	209	167	376	46 80	54 21	7 41
		5	197	162	359	31 20	34 49	3 29
		6	481	114	595	15 60	16 42	82
238	Verona—Verona Building and Loan,	1	341	57	398	78 50	105 41	26 91
		2	50	20	70	72 00	94 63	22 63

a Terminating plan; under value of one share is given the value of a share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Allegheny County—Continued.</i>							
	Verona—Verona Building and Loan,	3	77	26	103	\$65 50	\$84 21	\$18 71
		4	53	21	74	59 00	74 17	15 17
		5	86	10	96	52 50	64 50	12 00
		6	40	59	99	46 00	55 20	9 20
		7	92	116	208	59 50	46 27	6 77
		8	101	57	158	33 00	37 71	4 71
		9	235	143	378	26 50	29 53	3 03
		10	97	53	150	20 00	21 71	1 71
		11	317	57	374	13 50	14 27	77
		12	319	55	374	7 00	7 20	20
240	Wilmerding—Air Brake B'ld'g and Loan, d	1,350	171	1,521	13 00	14 98	1 98	
					26 00	29 16	3 16	
					39 00	42 76	3 76	
	<i>Armstrong County.</i>							
241	Apollo—Apollo Mutual Building and Loan, .	1	122	38	160	72 00	101 91	29 91
		2	85	29	114	60 00	80 77	20 77
		3	106½	37½	144	48 00	61 29	13 29
		4	86	48	134	36 00	43 47	7 47
		5	81½	84½	166	24 00	27 32	3 32
		6	161	47	208	12 00	12 83	83
242	Freeport—Freeport Building and Loan, . . .	2	62	15	77	65 50	88 48	22 98
		3	77	37	114	52 50	64 68	12 18
		4	79	42	121	39 00	47 24	8 24
		5	382	213	595	26 00	29 88	3 88
		6	423	151	574	13 00	13 90	90
243	Kittanning—Kittanning Building and Loan, .	1	214	24	238	12 00	12 37	37
244	Leechburg—Leechburg Building and Loan, .	1	373	64	437	36 00	57 74	21 74
		2	113	80	193	24 00	46 73	22 73
		3	131	76	207	12 00	20 08	8 08
	<i>Beaver County.</i>							
245	Beaver—Beaver Building and Loan, a	172½	1,203½	1,376	13 00	14 85	1 85	
					26 00	29 60	3 60	

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

d Permanent plan; under "Value of One Share" is given the value of a sample share at end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
	<i>Beaver County—Continued.</i>								
245	Beaver—Beaver Building and Loan, a					\$39 00	\$45 03	\$6 03	
						52 00	62 14	10 14	
246	County Seat Building and Loan, . .	1	812½	140½	953	13 00	13 62	62	
247	Beaver Falls—Beaver Falls Building & Loan,	7	125½	83¾	209	117 25	183 76	66 51	
		8	143	48	191	104 25	154 75	50 50	
		9	152½	73½	226	91 25	128 41	37 16	
		10	209¾	177½	387	78 25	104 00	25 75	
		11	279¾	130¾	409½	65 25	82 48	17 23	
		12	365¾	102½	468	52 25	62 83	10 58	
		13	389¾	185¾	575	39 25	45 00	5 75	
		14	421½	182¾	604	26 00	28 44	2 44	
		15	748¼	169¼	918	13 00	13 58	58	
248	People's Building and Loan, h . . .		1,766	1,209	2,975	13 00	13 69	69	
						26 00	28 89	2 89	
						39 00	45 09	6 09	
						52 00	63 50	11 50	
						65 00	83 50	18 50	
249	Beaver Falls—Workingman's Bdg and Loan, a . . .	b	781½	c	918½	1,700	13 00	14 82	1 82
						26 00	29 64	3 64	
						39 00	44 46	5 46	
250	Bridgewater—Bridgewater Building, No. 2, a . . .		951	167	1,118	13 00	13 74	74	
253	New Brighton—New Brighton Bdg. and Loan.	1	d	d	978	65 25	80 74	15 49	
		2	d	d	242	58 75	71 01	12 26	
		3	d	d	327	52 25	61 75	9 50	
		4	d	d	219	45 75	52 88	7 13	
		5	d	d	452½	39 00	44 11	5 11	
		6	d	d	361½	32 50	35 99	3 49	
		7	d	d	501	26 00	28 21	2 21	
		8	d	d	448½	19 50	20 73	1 23	
		9	d	d	695½	13 00	13 54	54	
		10	d	d	367½	6 50	6 63	13	

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

d Not reported.

e Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Beaver County—Concluded.</i>							
254	Rochester—Capital Building and Loan, e . . .		465	415	880	\$13 00	\$13 62	\$0 62
						26 00	27 54	1 54
						39 00	41 97	2 97
						52 00	56 41	4 41
255	Central B. and L. of Beaver Co.,	1	244½	68½	313	39 25	43 32	4 07
		2	76	14	90	36 00	39 52	3 52
		3	90½	64½	155	32 75	35 66	2 91
		4	46	16	62	29 50	31 81	2 31
		5	43½	49½	93	26 25	28 10	1 85
		6	88	36	124	23 00	24 42	1 42
		7	51½	84½	136	19 75	20 78	1 03
		8	100½	92½	193	16 50	17 21	71
		9	180	58	218	13 25	13 69	44
		10	198	105	303	10 00	10 22	22
		11	356½	52½	409	6 50	6 56	06
		12	267¾	55¼	323	3 25	3 25	. . .
	<i>Berks County.</i>							
	Reading—Columbia Building and S., No. 4, a . . .		1,334½	107	1,441½	12 00	13 76	1 76
						24 00	26 90	2 90
						36 00	39 73	3 73
						48 00	54 15	6 15
						60 00	71 08	11 08
259	Equitable Savings and Loan, No. 2,	1	357	78½	435½	48 00	52 88	4 88
		2	254½	46½	301	36 00	38 74	2 74
		3	336¼	22¼	359	24 00	25 22	1 22
		4	482½	28¼	511	12 00	12 31	31
260	Franklin Building and S., No. 3, a . . .		1,151	370½	1,520½	12 00	15 44	3 44
						24 00	30 70	6 70
						36 00	46 85	10 85
						48 00	62 96	14 96
						60 00	78 74	18 74
						72 00	97 69	25 69
						84 00	115 36	31 36

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

e Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of one Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
<i>Berks County—Continued.</i>								
261	Reading—Friendship Building and S., No. 3, a . . .	865½	67	932½	\$24 00	\$26 15	\$2 15	
					48 00	54 08	6 08	
					72 00	81 50	9 50	
262	Germania Building and S., No. 3, a . . .	2,964	36	3,000	12 00	13 40	1 40	
263	Hampden Building and S., No. 2, a . . .	1,884½	1½	1,886	12 00	13 27	1 27	
					24 00	27 65	3 65	
264	Homestead Building and S., No. 3, a . . .	643	294½	937½	12 00	19 46	7 46	
					24 00	28 08	4 08	
					36 00	43 23	7 23	
					48 00	60 79	12 79	
					60 00	77 80	17 80	
					72 00	96 79	24 79	
					84 00	116 16	32 16	
					96 00	136 18	40 18	
					108 00	161 55	53 55	
					120 00	184 66	64 66	
					132 00	210 84	78 84	
					144 00	232 19	88 19	
265	Homestead B'l'd & Savings, No. 4, a . . .	853½	253	1,106½	12 00	13 47	1 47	
					24 00	31 63	7 63	
					36 00	47 82	11 82	
					48 00	70 19	22 19	
					60 00	86 45	26 45	
					72 00	105 68	33 68	
					84 00	122 64	38 64	
					96 00	140 69	44 69	
					108 00	162 11	54 11	
					120 00	182 33	62 33	
266	Homestead B'l'd & Savings, No. 5, a . . .	2,048	190	2,238	12 00	14 27	2 27	
					24 00	29 18	5 18	
					36 00	43 34	7 34	
					48 00	57 82	9 82	
267	Homestead B'l'd & Savings, No. 6, a . . .	2,876½	123½	3,000	12 00	13 80	1 80	

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Berks County—Continued.</i>							
268	Reading—Jefferson B'lding & Savings, No. 3, a . . .		1,549½	79½	1,629	12 00	18 22	6 22
						24 00	29 81	5 81
						36 00	43 63	7 63
						48 00	58 31	10 31
						60 00	76 35	16 35
269	Jefferson B'lding & Savings, No. 4, a . . .		1,456	301	1,757	12 00	13 12	1 12
						24 00	26 63	2 63
						36 00	40 48	4 48
270	Keystone B'lding & Savings, No. 2, a . . .		496	190	686	12 00	14 01	2 01
						24 00	28 02	4 02
						36 00	46 29	10 29
						48 00	61 97	13 97
						60 00	78 93	18 93
						72 00	95 66	23 66
						84 00	112 18	28 18
						96 00	132 26	36 26
						108 00	152 12	44 12
						120 00	173 83	53 83
						132 00	193 75	61 75
271	Keystone B'ld'g and Savings, No. 3 a . . .		465	244½	709½	12 00	12 41	41
						24 00	27 96	3 96
						36 00	41 50	5 50
						48 00	55 91	7 91
						60 00	70 91	10 91
						72 00	86 66	14 66
						84 00	103 59	19 59
						96 00	121 04	25 04
						108 00	139 29	31 29
						120 00	158 63	38 63
272	Nat'l Building and Savings, No. 2, a . . .		1,553	318	1,871	12 00	15 34	3 34
						24 00	29 88	5 88
						36 00	45 09	9 09
						48 00	61 20	13 30
						60 00	78 89	18 89

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Berks County—Continued.</i>							
273	Reading—Neversink B'ld'g & Savings, No. 3, a . . .		402	115	517	\$24 00	\$26 45	\$2 45
						48 00	55 02	7 02
						72 00	84 84	12 84
						96 00	115 77	19 77
						120 00	148 40	28 40
						144 00	183 05	39 05
						168 00	215 89	47 89
						192 00	255 60	63 60
						216 00	290 31	74 31
274	Neversink B'ld'g & Savings, No. 4, a . . .		1,463½	36	1,500	24 00	30 78	6 78
275	Northeast Building and Savings, a . . .		528	145	673	24 00	28 65	4 65
						48 00	57 32	9 32
						72 00	87 14	15 14
						96 00	119 08	23 08
						120 00	151 11	31 11
						144 00	191 72	47 72
						168 00	231 91	63 93
						192 00	271 67	79 67
276	Northwest Building and Savings, a . . .		545	123	668	13 00	15 36	3 36
						24 00	30 36	6 36
						36 00	44 18	8 18
						48 00	59 11	11 11
						60 00	75 28	15 28
						72 00	95 88	23 88
						84 00	111 74	27 74
						96 00	133 89	37 89
						108 00	151 51	43 51
						120 00	182 29	62 29
277	Progressive Building and Loan, a . . .		760½	71½	832	12 00	12 55	55
						24 00	25 78	1 78
						36 00	39 85	3 85
						48 00	53 84	5 84
278	Provident B. and S., No. 1, a . . .		1,799	7	1,806	12 00	13 67	1 67

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Berks County—Continued.</i>							
	Provident B. and S., No. 1, a					\$24 00	\$28 14	\$4 14
						36 00	43 27	7 27
						48 00	59 30	11 30
279	Reading—Provident B. and S., No. 2, a		1,351	35	1,386	12 00	13 18	1 18
						24 00	27 00	3 00
						36 00	43 04	7 04
						48 00	61 40	13 40
280	Reading Eagle Employes S. F., a		71½	36½	108	12 00	13 41	1 41
						24 00	27 40	3 40
						36 00	41 66	5 66
						48 00	59 84	11 84
						60 00	74 46	14 46
						72 00	91 32	19 32
281	Ringgold B. and S., No 1, a		706½	266½	972½	12 00	12 57	57
						24 00	27 07	3 07
						36 00	43 22	7 32
						48 00	59 22	11 22
						60 00	77 87	17 87
						72 00	99 83	27 83
						84 00	118 95	34 95
						96 00	141 68	45 68
						108 00	158 38	50 38
						120 00	176 84	56 84
282	Ringgold B'ldg and Savings No. 2, a		1,932	116	2,048	12 00	13 70	1 70
						24 00	27 28	3 28
						36 00	41 07	5 07
						48 00	55 89	7 89
283	Schiller B'ldg and Savings No. 3, a		742	200½	942½	24 00	28 75	4 75
						48 00	56 87	8 87
						72 00	86 35	14 35
						96 00	117 95	21 95
						120 00	151 24	31 24
						144 00	191 76	47 76
						168 00	229 07	61 07

a Terminating plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Berks County—Continued.</i>							
284	Reading—Schiller B'ldg and Savings No. 4, a . . .		837½	205½	1,043	\$24 00	\$27 50	\$3 50
						48 00	57 04	9 04
						72 00	86 81	14 81
						96 00	116 45	20 45
						120 00	147 88	27 88
						144 00	180 39	36 39
285	Schuylkill Valley B'ldg and Loan, . . .		914	361	1,275	12 00	12 48	48
						24 00	25 57	1 57
						36 00	39 55	3 55
						48 00	53 39	5 39
						60 00	70 48	10 48
						72 00	87 28	15 28
						84 00	107 94	23 94
						96 00	130 09	34 09
						108 00	154 63	46 63
286	Union B'ldg and Savings No. 3, a, . . .		2,412½	87½	2,500	12 00	13 02	1 02
						24 00	26 02	2 02
287	Washington B'ldg and S'gs No. 3, a . . .		1,585½	147	1,732½	12 00	14 23	2 23
						24 00	28 44	4 44
						36 00	43 56	7 56
288	West Reading S. F. and L. No. 3, a . . .		2,249	30	2,279	12 00	12 44	44
						24 00	25 63	1 63
						36 00	39 50	3 50
289	West Reading S. F. and L. No. 4, a . . .		2,436½	22½	2,459	12 00	13 02	1 02
290	William Penn B'l'd'g and Savings, a . . .		489½	202	691½	12 00	12 61	61
						24 00	27 05	3 05
						36 00	41 34	5 34
						48 00	56 52	8 52
						60 00	71 35	11 35
						72 00	88 78	16 78
						84 00	105 58	21 58
						96 00	124 57	28 57
						108 00	145 38	37 38
						120 00	167 09	47 09

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Berks County—Concluded.</i>							
	Reading—William Penn B'l'd'g and Savings, a					\$132 00	\$191 66	\$59 66
291	Stony Creek Mills—Stony Creek Mills B. & L., a		470	30	500	12 00	12 35	35
	<i>Blair County.</i>							
292	Altoona—Allegheny Loan and B'l'd'g, No. 3,	1	589½	94½	684	24 00	26 38	2 38
		2	308	50	358	12 00	12 60	60
293	Altoona Building and Loan,	1	774	125½	899½	36 00	41 89	5 89
		2	185	64	249	24 00	26 61	2 61
		3	221	94½	315½	12 00	12 65	65
294	Blair County Loan and Building,	1	576	60	636	24 00	25 76	1 76
		2	417	74	491	12 00	12 44	44
295	Citizens' Loan and Building,	1	696	126	822	60 00	76 77	16 77
		2	118	66½	184½	48 00	58 73	10 73
		3	107	63½	170½	36 00	42 04	6 04
		4	162	9½	254½	24 00	26 68	2 68
		5	181	186½	367½	12 00	12 67	67
296	Eighth Ward Loan and Building,	1	665	72	737	24 00	25 79	1 79
		2	403	89	492	12 00	12 45	45
297	Enterprise Loan and Building, No. 2,	1	381	129	510	60 00	77 00	17 00
		2	111	66	177	48 00	58 88	10 88
		3	104	23	127	36 00	42 12	6 12
		4	169	64	233	24 00	26 72	2 72
		5	255	104	359	12 00	12 68	68
298	Equitable Loan and Building,	3	354	67½	421½	108 00	175 31	67 31
		4	364	132	496	96 00	149 18	53 18
		5	465	209	674	84 00	124 71	40 71
		6	303½	218	521½	72 00	101 91	29 91
		7	159	290½	449½	60 00	80 77	20 77
		8	93	341	434	48 00	61 30	13 30
		9	187	445½	632½	36 00	43 48	7 48
		10	115	242	357	24 00	27 32	3 32
		11	311	175½	486½	12 00	12 83	83
299	Excelsior Building and Loan,	1	583½	72½	656	72 00	98 24	26 24
		2	253	75½	328½	60 00	78 24	18 24
		3	105	124½	229½	48 00	59 67	11 67

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association numbers.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Blair County—Continued.</i>									
300	Altoona—Excelsior Building and Loan. . . .	4	39	93½	132½	\$36 00	\$42 56	\$6 56		
		5	168	137	305	24 00	26 92	2 92		
		6	146	176	322	12 00	12 73	73		
	Fame Loan and Building.	1	664	154	818	60 00	76 97	16 97		
		2	276	112	388	48 90	58 86	10 86		
		3	156	96	252	36 00	42 11	6 11		
		4	177	98	275	24 00	26 72	2 72		
		5	170	167	337	12 00	12 68	68		
		301	Fidelity B., L. and Savings.	1	891	252	1,143	96 00	146 11	50 11
				2	491	164	655	84 00	122 37	38 37
3	318			214	532	72 00	100 19	28 19		
4	174			184	358	60 00	79 57	19 57		
5	200½			265½	464	48 00	60 53	12 53		
302	Franklin Loan and Building. . . .	6	203½	355½	559	36 00	46 04	7 04		
		7	217	456½	673½	24 00	27 13	3 13		
		8	94	38½	481½	12 00	12 79	79		
		2	146	145	291	108 00	173 16	65 16		
		3	152	149	301	96 00	147 49	51 49		
		4	202	253	455	84 00	123 42	39 42		
		5	164	230	394	72 00	100 96	28 96		
		6	75	261	336	60 00	80 11	20 11		
		7	26	260	286	48 00	60 87	12 87		
		8	47	322	369	36 00	43 24	7 24		
303	Germania B. and S., No. 2, a	9	171	304	475	24 00	27 22	3 22		
		10	200½	52½	253	12 00	12 81	81		
		214	787	1,001	12 00	15 87	3 87			
					24 00	33 09	9 09			
					36 00	50 69	14 69			
					48 00	69 90	21 90			
					60 00	90 23	30 23			
					72 00	111 79	39 79			
					84 00	134 87	50 87			
					96 00	158 88	62 88			

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Blair County—Continued.</i>									
304	Altoona Hope Building and Loan,	1	767	158	925	\$96 00	\$143 89	\$47 89		
		2	233	100	333	84 00	120 66	36 66		
		3	149	130	279	72 00	98 94	26 94		
		4	23	136	159	60 00	78 71	18 71		
		5	156	199	355	48 00	59 97	11 97		
		6	31	191	222	36 00	42 73	6 73		
		7	91	350	431	24 00	26 99	2 99		
		8	167	169	336	12 00	12 75	75		
305	Independent Building and Loan, .	1	425½	58½	484	24 00	26 19	2 19		
		2	294½	53½	348	12 00	12 54	54		
306	Jefferson Loan and Building, . . .	1	586½	124	710½	72 00	97 94	25 94		
		2	82	42	124	60 00	78 00	18 00		
		3	100½	49½	150	48 00	59 52	11 52		
		4	57	108	165	36 00	42 48	6 48		
		5	69	85½	154½	24 00	26 88	2 88		
		6	131	181½	312½	12 00	12 72	72		
308	Keystone Building and Loan, . . .	5	52	195	247	120 00	198 74	78 74		
		6	133	286	419	108 00	171 78	63 78		
		7	108	286	394	96 00	146 39	50 39		
		8	201½	255½	457	84 00	122 58	38 58		
		9	110	240	350	72 00	100 34	28 34		
		10	156	101	257	60 00	79 68	19 68		
		11	342½	78½	421	48 00	60 60	12 60		
		12	248	111½	359½	36 00	43 09	7 09		
		13	339	119	458	24 00	27 15	3 15		
		14	405	199	604	12 00	12 79	79		
		309	Logan Loan and Building,	6	38½	344½	383	120 00	191 20	71 20
				7	110	269	379	108 00	165 67	57 67
				8	161	118	279	96 00	141 57	45 57
				9	209	133½	342½	84 00	118 89	34 89
10	609			108	717	72 00	97 63	25 63		
11	317			168	485	60 00	77 80	17 80		
12	180			166	346	48 00	59 39	11 39		
13	221			205	426	36 00	42 41	6 41		
14	292			249	541	24 00	26 85	2 85		
15	374½			286	660½	12 00	12 71	71		

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Blair County--Continued.</i>							
310	Altoona--Mutual Building and Loan,	1	620	76	696	\$36 00	\$41 13	\$5 13
		2	333	76½	409½	24 00	26 28	2 28
		3	243½	109	352½	12 00	12 57	57
311	Penn Building and Loan, No. 2, . .	1	995	68	1,063	12 00	12 40	40
312	Pennsylvania Building and Loan, a . . .	b3,931	c 325	4,256	7 20	7 61	41	
313	People's Building and Loan, . . .	1	757	103½	860½	84 00	123 11	39 11
		2	357½	123	480½	72 00	100 73	28 73
		3	193	105	298	60 00	79 95	19 95
		4	219	142	361	48 00	60 77	12 77
		5	251½	214½	466	36 00	43 18	7 18
		6	209	309	518	24 00	27 19	3 19
		7	300	386	686	12 00	12 80	80
314	Provident Building and Loan, . . .	1	617	79½	696½	60 00	78 18	18 18
		2	216	80½	296½	48 00	59 64	11 64
		3	221	122	343	36 00	42 54	6 54
		4	236	112½	348½	24 00	26 90	2 90
		5	424	219½	643½	12 00	12 73	73
315	Security Building and Loan,	1	689½	194	883½	72 00	98 20	26 20
		2	195½	114½	310	60 00	78 20	18 20
		3	142½	88½	231	48 00	59 64	11 64
		4	185½	147½	333	36 00	42 55	6 55
		5	235	192	427	24 00	26 91	2 91
		6	277	218½	495½	12 00	12 73	73
316	Standard Building and Loan, . . .	1	467½	40	507½	48 00	59 50	11 50
		2	192	54	246	36 00	42 47	6 47
		3	243	70	313	24 00	26 88	2 88
		4	188	153	341	12 00	12 72	72
317	Teutonia Loan and Building, . . .	1	452	140½	592½	72 00	97 12	25 12
		2	96	88½	184½	60 00	77 47	17 47
		3	201	72½	273½	48 00	59 18	11 18
		4	220	85½	305½	36 00	42 27	6 27
		5	299	108½	407½	24 00	26 77	2 77
		6	442	154½	596½	12 00	12 70	70

a Permanent plan ; under "Value of One Share" is given the value of a sample share one year old.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Blair County—Concluded.</i>							
318	Altoona—Vigilant Building and Loan,	1	512	95	607	36 00	40 82	4 82
		2	179	40	219	24 00	26 15	2 15
		3	235	48	283	12 00	12 54	54
320	Workingmen's Building and Loan,	1	496	134½	630½	108 00	179 90	71 90
		2	203½	51	254½	84 00	127 43	43 43
		3	208	55	263	72 00	103 91	31 91
		4	74½	50½	125	60 00	82 17	22 17
		5	59½	123	182½	48 00	62 18	14 18
		6	133	165½	298½	36 00	43 98	7 98
		7	205	245½	450½	24 00	27 55	3 55
		8	372	285	657	12 00	12 89	89
321	Bellwood—Bellwood Mutual B'ld'g and Loan,	1	342½	33½	376	12 00	12 46	46
322	Duncansville—Duncansville B'ld'g and Loan,	1	257½	41	298½	48 00	58 86	10 86
		2	46	38½	84½	36 00	42 12	6 12
		3	116	38½	154½	24 00	26 72	2 72
		4	149	52	201	12 00	12 68	68
324	Tyrone—Improvement Building and Loan, .	1	1,578	343	1,921	24 00	25 82	1 82
		2	441	90	531	12 00	12 46	46
	<i>Bradford County.</i>							
326	Athens—Athens Building, Loan and Savings,	1	272	74	346	60 00	88 18	28 18
		2	32	35	67	40 00	51 25	11 25
		3	39	46	85	28 00	34 31	6 31
		4	46	31	77	9 00	9 66	66
327	Sayre—Sayre Building and Loan,	1	146	125	271	84 00	126 90	42 90
		2	141	70	211	68 00	97 00	29 00
		3	81	41	122	54 00	71 00	17 00
		4	83	54	137	42 00	51 60	9 60
		5	51	65	116	30 00	34 20	4 20
		6	289	63	352	18 00	19 33	1 33
		7	117	46	163	6 00	6 38	38
	<i>Bucks County.</i>							
328	Bristol—Bristol Building,	6	70	75½	145½	117 00	161 02	44 02
		7	46	56	102	105 00	140 49	35 49
		8	22	22	44	83 00	105 23	22 23
		9	116	19	135	67 00	81 52	14 52
		10	115	47	162	47 00	54 19	7 19

TABLE III—*Number and Value of Shares by Series, in certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Bucks County—Continued.</i>							
328	Bristol—Bristol Building,	11	51	43½	94½	\$32 00	\$35 36	\$3 36
		12	160½	41	201½	16 00	16 86	86
		13	50½	27	77½	5 09	5 09	09
	Fidelity Building,	1	381	100	481	93 00	124 61	31 61
		2	19	22	41	84 00	109 82	25 82
		3	22	25½	47½	63 00	77 58	14 58
		4	19½	52½	72	54 00	64 74	10 74
		5	63½	46	109½	39 00	44 64	5 64
		6	18½	65½	82	27 00	29 73	2 73
		7	12½	72½	85	13 00	13 65	65
330	Merchants and Mechanics' Building,	1	392½	139½	532	84 00	107 74	23 74
		2	41	55	96	58 00	69 19	11 19
		3	82	42	124	36 00	39 99	3 99
		4	120	22	142	18 00	19 06	1 06
		5	123½	44½	168	6 00	6 21	21
331	Union Building and Loan Company,	3	105½	41½	147	72 00	89 72	17 72
		4	169½	47	216½	65 00	79 46	14 46
		5	12	13½	25½	53 00	62 65	9 65
		6	153	53½	206½	35 00	39 25	4 25
		7	261	39	300	14 00	14 70	70
332	Langhorne—Langhorne Building and Loan,	1	381	119	1,000	6 00	6 03	03
		6	141	184	325	60 00	68 57	8 57
		7	74	78	152	48 00	53 19	5 19
334	New Hope—New Hope Building and Loan, .	8	76	79	155	36 00	39 02	3 02
		9	94	82	176	24 00	25 19	1 19
		10	100	52	152	12 00	12 32	32
335	Newportville—Benevolent Bldg. & Sav. Fund,	1	114	93	207	84 00	104 52	20 52
		2	37	33	70	48 00	54 31	6 31
		3	81	34	115	24 00	25 72	1 72
336	Newtown—Newtown Building and Loan, . .	1	310	53	363	57 00	63 84	6 84
		2	23	8	31	33 00	35 29	2 29
		3	16	9	25	21 00	22 10	1 10
		4	65	16	81	9 00	9 17	17
337	Quakertown—Quakertown Building and Loan.	1	178	41	219	72 00	83 25	16 25
		2	72	20	92	60 00	70 57	10 57

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Bucks County—Concluded.</i>							
337	Quakertown—Quakertown Building and Loan,	3	58½	19½	78	\$48 00	\$54 24	\$6 24
		4	143	57	200	36 00	39 60	3 60
		5	184½	45½	230	24 00	25 67	1 67
		6	203½	46½	250	12 00	12 60	60
338	Workingman's Building, a	12		271	283	13 25	15 27	2 02
						25 50	29 78	4 28
						37 75	46 26	8 51
						50 00	63 19	13 19
						62 25	81 83	19 58
						74 50	101 06	26 56
						86 75	121 93	35 18
						99 00	144 32	45 32
						111 25	168 04	56 79
						123 50	193 28	69 78
339	Riegelsville—Riegelsville Building and Loan,	2	97	82	179	96 00	147 05	51 06
		3	104	120	224	48 00	69 50	21 50
340	Tulleytown—William Penn Mutual L. and B.,	1	220	171	391	96 00	123 14	27 14
		2	197½	117½	315	48 00	54 33	6 33
		3	164	22	186	12 00	12 37	37
341	Yardley—Yardley Building and Loan,	4	231	96	327	72 00	85 17	13 17
	<i>Butler County.</i>							
342	Butler—Citizens' B'd'g and Loan, 1st series,		472	389	861	13 00	13 35	35
						26 00	27 61	1 61
						39 00	42 60	3 60
343	Citizens' B'd's and Loan, 2d series, a		579½	209½	789	13 00	13 40	40
						26 00	27 63	1 63
344	Citizens' B'd'g and Loan, 3d series, a		753½	83½	837	13 00	12 80	b 20
346	Mechanics' Building and Loan,	1	45	61	106	39 00	43 61	4 61
		2	125	63	188	32 50	35 79	3 29
		3	192	94	286	26 00	27 98	1 98
347	People's Building and Loan, a		18	30	48	13 00	13 15	15
						26 00	27 19	1 19
						39 00	42 07	3 07

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Loss.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
<i>Butler County—Concluded.</i>								
347	Butler—People's Building and Loan, a . . .					\$52 00	\$57 53	\$5 53
						65 00	73 39	8 39
						78 00	89 44	11 44
348	Workingmen's B. and L., 1st series, a . . .	1,246	204	1,450	13 00	14 08	1 08	
349	Wrk' gmen's Eq' ble B. & L., series B, a . . .	96	392	488	13 00	14 15	1 15	
					26 00	29 38	3 38	
					39 00	45 56	6 56	
					52 00	63 10	11 10	
					65 00	82 98	17 98	
350	Wrk' gmen's Eq' ble B. & L., series C, a . . .	539	431	970	13 00	14 06	1 06	
					26 00	29 17	3 17	
					39 00	45 33	6 33	
351	Wrk' gmen's Eq' ble B. & L., series D, a . . .	441	336	777	13 00	14 04	1 04	
					26 00	29 09	3 09	
					39 00	45 43	6 43	
<i>Cambria County.</i>								
352	Conemaugh—Conemaugh Building and Loan,	1	403	55	458	36 00	55 47	19 47
		2	109	49	158	24 00	36 98	12 98
		3	196	65	261	12 00	18 49	6 49
354	Gallitzin—Gallitzin Building and Loan, . . .	1	375	4	429	72 00	111 42	39 42
		2	216	65	281	60 00	87 50	27 50
		3	121	138	259	48 00	65 44	17 44
		4	101	114½	215½	36 00	45 81	9 81
		5	106½	107½	214	24 00	28 34	4 34
		6	197½	173	370½	12 00	13 09	1 09
355	Johnstown—Cambria Building and Loan, . .	1	a 796½	b 112¾	909½	69 00	c 112 48	43 48
		2	a 411	b 91½	502½	57 00	c 79 33	22 33
		3	a 610½	b 151½	761½	45 00	c 56 60	11 60
		4	a 223½	b 112¾	336½	33 00	c 38 31	5 31
		5	a 360	b 128¾	488¾	24 00	26 43	2 43
		6	a 430½	b 174½	605	12 00	12 48	48

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

a Including shares pledged for stock loans.

b Not including shares pledged for stock loans.

c Owing to the flood in May, 1889, payments were waived for three months.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Cambria County—Concluded.</i>							
357	Johnstown—Johnstown Building and Loan, .	13	a 198½	b 28½	227	\$105 00	e197 71	\$92 71
		14	a 320¼	b 87¾	408½	93 00	e159 14	66 14
		15	a 290½	b 90½	381	81 00	e127 19	46 19
		16	a 573½	b 127¾	701	69 00	e100 49	31 49
		17	a 281	b 169¾	450¾	47 00	e76 48	19 48
		18	a 475½	b 199¾	605½	45 00	e56 02	11 02
		19	a 372½	b 193½	565½	36 00	42 32	6 32
		20	a 412	b 319¼	731¼	24 00	26 60	2 60
		21	a 459½	b 223½	683	12 00	12 72	72
338	Keystone Building and Loan, . .	1	437½	112½	550	45 00	e67 74	22 74
		2	112	45	157	33 00	e46 85	13 85
		3	228½	65½	294	24 00	34 02	10 02
		4	205½	71½	277	12 00	16 83	4 83
359	Morrellville Building and Loan,	1	461	50	511	24 00	36 18	12 18
		2	260	73½	333½	12 00	16 85	4 85
360	Moxham Building and Loan, . .	1	562½	55½	618	36 00	56 46	20 46
		2	182½	92½	275	24 00	33 84	9 84
		3	227	117	344	12 00	17 34	5 34
361	People's Building and Loan, . .	1	571	78	649	46 00	d69 76	23 76
		2	354	78	432	36 00	51 08	15 08
		3	258	111½	369½	24 00	33 73	9 73
		4	328	168	496	12 00	16 84	4 84
362	Lilly—Lilly Building and Loan,	1	238½	14	252½	12 00	11 26	f 74
		2	73½	11½	85	6 00	5 80	f 20
	<i>Carbon County.</i>							
363	East Mauch Chunk—Keystone L. and B., a		183	455	638	12 00	14 09	2 09
						24 00	28 44	4 44
						36 00	44 39	8 39
						48 00	61 23	13 23
						60 00	79 48	19 48

a Terminating plan ; under " Value of One Share " is given the value of a share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

e Owing to the flood in May, 1889, payments were waived for three months.

d Owing to the flood in May, 1889, payments were waived for two months.

f Loss.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Carbon County—Continued.								
363	East Mauch Chunk—Keystone L. and B., a					\$72 00	\$98 52	\$26 52
						84 00	120 02	36 02
						96 00	142 77	46 77
364	Progressive B. and L.,	1	1,377	123	1,500	12 00	12 39	39
366	Lehighton—Enterprise Building and Loan, a	b	465	c 559	1,024	12 00	14 39	2 39
						24 00	28 32	4 32
						36 00	43 25	7 25
						48 00	60 48	12 48
						60 00	78 24	18 24
						72 00	95 85	23 85
						84 00	114 31	30 31
						96 00	134 11	38 11
367	Enterp'e B. & L., No. 2, 1st series, a		839	848	1,187	12 00	15 71	3 71
						24 00	31 12	7 12
						36 00	47 43	11 43
368	Enterp'e B. & L., No. 2, 2d series, a		1,085	115	1,200	12 00	14 88	2 88
369	Mauch Chunk—Equitable B. and L., a		1,362	131	1,493	12 00	14 76	2 76
370	J. H. Wilhelm B. and L., a		933	67	1,000	12 00	13 71	1 71
371	Mauch Chunk Home B. & L., a		975	295	1,270	12 00	14 13	2 13
						24 00	28 48	4 48
						36 00	43 66	7 66
						48 00	58 87	10 87
372	Union B., L. and S., a		298	518	816	12 00	13 76	1 76
						24 00	28 38	4 38
						36 00	43 46	7 46
						48 00	59 40	11 40
						60 00	76 19	16 19
						72 00	94 63	22 63
						84 00	113 95	29 95
						96 00	135 03	39 03
373	Nesquehoning—Nesquehoning B. and L., a		682	168	850	12 00	13 39	1 39
						24 00	27 15	3 15
						36 00	42 29	6 29

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
<i>Carbon County—Concluded.</i>								
274	Summit Hill—Sum't Hill B'd'g and Loan, a . . .		294	245	539	\$12 00	\$14 89	\$2 89
						24 00	31 30	7 30
						36 00	48 00	12 00
						48 00	64 88	16 88
						60 00	84 59	24 59
						72 00	106 31	34 31
375	Weatherly—Anthracite Building and Loan,	1	438½	552½	9 71	108 00	169 06	61 06
		2	745	410	1,155	44 00	51 19	7 19
		3	232	232	464	24 00	26 01	2 02
<i>Centre County.</i>								
376	Phillipsburg—Phillipsburg B'd'g & Loan, b . . .		810	140	950	13 00	13 78	78
						26 00	28 58	2 58
						39 00	46 39	7 39
<i>Chester County.</i>								
377	Avondale—London Grove Building,	26	2	5	7	108 00	156 07	48 07
		27	7	42	49	96 00	134 52	38 52
		28	51	45	96	84 00	113 83	29 83
		29	32	63	95	72 00	94 21	22 21
		30	66	51	117	60 00	75 60	15 60
		31	68	63	131	48 00	58 15	10 15
		32	95	41	136	36 00	41 92	5 92
		33	176	88	264	24 00	26 80	2 80
		34	223	40	263	12 00	12 81	81
378	Berwyn—Berwyn Building and Loan,	4	. . . .	20	20	132 00	196 82	64 82
		5	5½	22½	28	120 00	184 66	64 66
		6	25	98½	53½	108 00	147 39	39 39
		7	17½	10½	28	96 00	133 93	37 93
		8	48¼	19¼	68	84 00	109 46	25 46
		9	85¼	7¼	92¾	72 00	89 13	17 13
		10	52	55½	107½	60 00	72 35	12 35
		11	159½	71½	231	48 00	55 17	7 17
		12	137¾	53¼	191½	36 00	40 03	4 03

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Chester County.—Continued.</i>							
378	Berwyn—Berwyn Building and Loan,	13	124	49½	173½	\$24 00	\$25 72	\$1 72
		14	171	21½	192½	12 00	12 41	41
379	Coatesville—Coatesville Building and Loan,	1	272¾	175¾	448	72 00	88 14	16 14
		2	127	40	167	60 00	70 02	10 02
		3	85¾	47¾	133	48 00	53 86	5 86
		4	263¾	92¾	356	36 00	39 23	3 23
		5	159¾	54¾	214	24 00	25 62	1 62
		6	33½	85½	119	12 00	12 63	63
380	Coatesville—Home Building and Loan, . . .	1	1,233	101	1,334	6 00	6 31	31
		2	122¾	55¾	178	3 00	3 04	4
381	Downingtown—Brandywine Building & Loan,	1	381½	151½	533	60 00	71 99	11 99
		2	115	68	183	30 00	32 89	2 89
		3	131½	59½	191	18 00	19 05	1 05
		4	212½	17	229½	6 00	6 13	13
382	Kennett Square—Kennett Square B. and L.,	1	37½	110¾	148	112 00	153 65	46 65
		2	2½	11½	14	108 00	151 40	43 40
		3	6	2	8	102 00	140 73	38 73
		4	14¾	10½	25	96 00	130 33	34 33
		5	13	25	38	90 00	120 20	30 20
		6	11	20	31	84 00	110 32	26 32
		7	37	13	50	78 00	100 70	22 70
		8	31	38	69	72 00	91 37	19 37
		9	33½	29½	63	66 00	82 30	16 30
		10	44	25	69	60 00	73 48	13 48
		11	37	18	55	54 00	64 95	10 95
		12	55	19	74	48 00	56 66	8 66
		13	15½	25½	41	42 00	48 65	6 65
		14	48	22	70	36 00	40 90	4 90
		15	56	8	64	30 00	33 43	3 43
		16	58	16	74	24 00	26 19	2 19
		17	41½	17½	59	18 00	19 26	1 26
		18	34	. . . .	34	12 00	12 56	56
		19	37	8	45	6 00	6 15	15
383	Landenburg—Landenburg Building,	11	6	22	28	120 00	196 39	76 39
		. . . .	18	18	108 00	170 24	62 24	

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Chester County—Continued.</i>							
383	Landenburg—Landenburg Building,	13	4	21	25	\$96 00	\$145 54	\$49 54
		14	17	36	53	84 00	123 24	39 24
		15	5	15	20	72 00	103 55	31 55
		16	26	18	44	60 00	83 11	23 11
		17	25	15	40	48 00	64 62	16 62
		18	48	9	57	36 00	47 01	11 01
		19	38	5	43	24 00	30 34	6 34
		20	78	12	90	12 00	15 00	3 00
384	Malvern—Malvern & Duffryn Mawr B. & L.,	1	339½	61½	401	60 00	70 24	10 24
		2	129½	39½	168½	48 00	54 64	6 64
		3	89	15½	104½	36 00	39 90	3 90
		4	104	28	132	24 00	25 52	1 52
		5	85	53½	138½	12 00	12 37	37
385	Oxford—Oxford Building and Loan,	1	242	149	391	69 00	83 35	14 35
		2	125	59	184	57 00	67 19	10 19
		3	40	28	68	45 00	50 07	5 07
		4	14	54	68	33 00	36 44	3 44
		5	65	12	77	21 00	22 41	1 41
		6	43	45	88	9 00	9 31	31
386	Parkesburg—Parkesburg Building and Loan,	1	385	175	560	68 00	82 72	14 72
		2	137	76	213	45 00	51 44	6 44
		3	168	72	240	36 00	40 13	4 13
		4	61	33	94	24 00	25 83	1 83
		5	42	32½	74½	12 00	12 46	46
387	Phoenixville—Phoenix Building,	4	16	5	21	108 00	140 41	32 41
		5	32	3	35	96 00	121 86	25 86
		6	42	3	45	84 00	104 05	20 05
		7	31	. . . .	31	72 00	87 00	15 00
		8	197	40	237	60 00	70 63	10 63
		9	163½	26½	190	48 00	55 03	7 03
		10	296	30	326	36 00	40 16	4 16
		11	295	87½	382½	24 00	26 04	2 04
		12	151	141	292	12 00	12 67	67
		10	32	56	88	120 00	170 79	50 79
		11	56	49	105	108 00	147 93	39 93
388	West Chester—West Chester B. and L., . . .	12	53	63	116	84 00	107 40	23 40

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Number of Shares.				Value of One Share.		
		Notes.	In Force.			Dues paid in.	Present value.	Profit.
			Good.	Borrowed on.	Total.			
Chester County—Continued.								
383	West Chester—West Chester Bldg. and Loan.	13	100	575	588	\$75.00	\$85.74	\$ 5.74
		14	145	130	275	60.00	71.35	11.35
		15	215	100	315	65.00	55.02	7.02
		16	255	71	326	64.00	49.46	4.50
		17	325	200	525	24.00	25.68	1.68
		18	700	401	1,101	22.00	22.40	.40
Columbia County.								
389	Boonshower—Industrial Building and Loan.	1	40	37	77	12.00	13.37	1.37
		2	150	5	155	6.00	6.56	.56
391	Chemung—Chemung Building and Loan.	6	100	450	550	108.00	148.74	40.74
		7	145	245	390	72.00	93.35	21.35
		8	275	116	391	20.00	21.74	1.74
Cumberland County.								
392	Carlisle—Carlisle Building and Loan, No. 1.		684	453	1,137	7.25	7.55	.30
						20.75	21.64	.89
						34.75	36.47	2.42
						40.75	50.77	5.02
						52.75	57.97	5.21
393	Mechanics Building and Loan, No. 1.		1,921	159	2,080	14.00	14.78	.78
394	Mechanics Building and Loan, No. 2.		684	500	1,184	13.25	14.45	1.20
						26.25	29.47	3.22
						32.25	47.56	15.31
						45.25	59.17	13.92
395	New Cumberland—New Cumberland Bldg. and Loan.		275	280	555	12.00	14.00	2.00
						26.00	28.70	2.70
						39.00	43.25	4.25
						52.00	61.42	9.42
						65.00	81.01	15.01
Hampden County.								
396	Harrisburg—Central Building and L. No. 1.		2,285	212	2,497	13.00	13.45	.45
397	Clinton Building and L. No. 1.		505	360	865	14.00	14.45	.45
						26.00	27.75	1.75
						37.00	41.90	4.90

a Terminating plus under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Dauphin County—Continued.								
399	Harrisburg—Citizens' Building and L., No. 1, a					\$52 00	\$58 89	\$6 89
						65 00	75 72	10 72
400	Citizens' Building and L., No. 2, a		1,033	339	1,372	13 00	13 45	45
						26 00	27 75	1 75
						39 00	42 90	3 90
403	Dauphin Cent' l B. & L., No. 1, a		52	75	127	13 00	13 45	45
						26 00	27 75	1 75
						39 00	42 90	3 90
						52 00	58 89	6 89
						65 00	75 72	10 72
						78 00	93 40	15 40
						91 00	111 93	20 93
404	Dauphin Cent' l B. & L., No. 2, a		323	157	480	13 00	13 45	45
						26 00	27 75	1 75
						39 00	42 90	3 90
40	East Harrisburg B. and L.,	1	312	258	570	65 25	82 87	17 62
		2	196	132	328	44 50	53 51	9 01
		3	575	192	767	26 00	28 81	2 81
		4	645	86	731	6 50	6 70	20
406	Eintracht B. and S., No. 1, a		698	348	1,046	13 00	13 45	45
						26 00	27 75	1 75
						39 00	42 90	3 90
						52 00	58 89	6 89
407	Eintracht B. and S., No. 2, a		666	138	804	13 00	13 45	45
						26 00	27 75	1 75
408	Franklin Building and Loan,	1	449	125	574	60 00	a 74 65	a 14 65
		2	144	60	204	48 00	a 57 42	a 9 42
		3	454	80	534	36 00	a 41 83	a 5 83
		4	498	98	596	24 00	a 27 01	a 3 01
		5	831	185	1,016	12 00	a 12 60	a 60
410	Friendship B. and L. No. 2, b,		1,259	190	1,449	13 00	13 97	97
413	Harris Building and Loan,	1	581	218½	799½	72 00	98 83	26 83

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Terminating plan; under "Value of One Share" is given the value of a share at the end of the fiscal year.

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Dauphin County—Continued.</i>							
413	Harrisburg—Harris Building and Loan, . . .	2	246	142	388	\$48 00	\$58 22	\$10 22
		3	240	266	506	24 00	26 20	2 20
414	Harrisburg B. and L. No. 1, b, . . .		37	298	335	13 00	14 06	1 06
						26 00	28 30	2 30
						39 25	43 50	4 25
						52 25	59 39	7 14
						65 25	77 84	12 59
						78 50	97 80	19 30
415	Harrisburg B. and L. No. 2, b, . . .		899	348	1,247	91 50	119 54	28 04
						104 50	153 00	48 50
						13 00	13 60	60
417	Mt. Pleasant B'ldg and Loan, . . .	1	264½	21½	286	26 00	27 95	1 95
418	National S., B. and Loan, b, . . .		218	52	270	13 00	14 42	1 42
						12 00	12 36	36
421	State Savings and Loan,	1	74	35	109	24 00	25 44	1 44
		2	112	11	123	26 00	27 75	1 75
422	Teutonia B. and Loan No. 3, b, . . .		2,236	280	2,516	13 00	13 45	45
427	W. Harrisburg B. and L. No. 3, b, . . .		881	176	1,057	13 25	18 45	5 20
429	Middletown—Londonderry B. & L. 1st series, b, . . .		121	105	226	13 25	15 41	2 16
						12 00	15 16	3 16
						24 00	32 50	8 50
						36 00	51 71	15 71
						48 00	71 51	23 51
430	Londonderry B. & L. 2d series, b, . . .		398	44	442	60 00	93 70	33 70
						12 00	17 73	5 73
432	Steelton—Citizens' Building and Loan, b, . . .		191	194	385	13 00	13 45	45
						26 00	27 75	1 75
						39 00	42 90	3 90
						52 00	58 89	6 89
						65 00	75 72	10 72
433	Felton Building and Loan, a		348	242	590	78 00	93 40	15 40

a Applies only to shares not pledged for real estate loans, shares so pledged having no share in the profit.

b Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
433	<i>Dauphin County—Continued.</i>								
	Steelton—Felton Building and Loan, a					\$26 00	\$27 75	\$1 75	
						39 00	42 90	3 90	
						52 00	58 89	6 89	
436	Steelworkers Building and Loan, a	1,234	259	1,493		65 00	75 72	10 72	
						26 00	29 30	3 30	
	<i>Delaware County,</i>								
	Chester—Chester and Upland Building,	8	58 $\frac{3}{4}$	44 $\frac{3}{4}$	102 $\frac{1}{2}$	144 00	187 68	43 68	
437		9	65	5	70	67 00	76 45	9 45	
		10	39 $\frac{1}{2}$	3 $\frac{1}{2}$	43	61 00	68 84	7 84	
		11	17 $\frac{3}{8}$	5 $\frac{5}{8}$	23	55 00	61 28	6 28	
		12	67 $\frac{1}{4}$	13 $\frac{1}{4}$	81	48 00	52 84	4 84	
		13	39 $\frac{1}{2}$	3 $\frac{1}{2}$	43	42 00	45 72	3 72	
		14	38	7 $\frac{1}{2}$	45 $\frac{1}{2}$	36 00	38 73	2 73	
		15	13	30 $\frac{1}{4}$	43 $\frac{1}{4}$	30 00	32 39	2 39	
		16	15	20 $\frac{1}{2}$	35 $\frac{1}{2}$	24 00	25 21	1 21	
		17	42 $\frac{1}{2}$	7 $\frac{1}{2}$	50	18 00	18 68	68	
		18	36	14 $\frac{3}{4}$	50 $\frac{1}{4}$	12 00	12 31	31	
		19	40	8 $\frac{1}{4}$	48 $\frac{1}{4}$	6 00	6 08	08	
	438	Chester Building,	8	29 $\frac{3}{8}$	32 $\frac{3}{8}$	62	132 00	193 70	61 70
			9	59	59	118	120 00	174 09	54 09
			10	37 $\frac{3}{4}$	45 $\frac{1}{4}$	83	108 00	153 35	45 35
		11	52	46	98	96 00	133 62	37 62	
		12	63 $\frac{1}{2}$	46	109 $\frac{1}{2}$	84 00	113 47	30 47	
		13	106 $\frac{1}{2}$	67 $\frac{1}{2}$	174	72 00	95 62	23 62	
		14	95 $\frac{1}{2}$	51 $\frac{1}{2}$	147 $\frac{1}{2}$	60 00	78 65	18 65	
		15	103 $\frac{1}{2}$	74 $\frac{1}{2}$	178	48 00	61 78	13 78	
		16	55	48 $\frac{1}{4}$	103 $\frac{1}{4}$	36 00	45 42	9 42	
		17	125	54 $\frac{1}{4}$	179 $\frac{1}{4}$	24 00	29 42	5 42	
		18	178 $\frac{3}{8}$	57 $\frac{7}{8}$	236 $\frac{1}{2}$	12 00	14 58	2 58	
439		Excelsior Savings Fund,	1	428 $\frac{1}{4}$	84	512 $\frac{1}{4}$	144 00	191 23	47 23
			2	81 $\frac{1}{4}$	35 $\frac{1}{2}$	117 $\frac{1}{4}$	120 00	149 33	29 33
			3	77 $\frac{1}{4}$	26 $\frac{1}{4}$	104 $\frac{1}{4}$	96 00	113 71	17 71
		4	98 $\frac{3}{8}$	26 $\frac{3}{8}$	125 $\frac{1}{4}$	72 00	81 71	9 71	
		5	117 $\frac{1}{8}$	57 $\frac{1}{2}$	174 $\frac{3}{8}$	48 00	52 20	4 20	
		6	149 $\frac{1}{4}$	58 $\frac{1}{4}$	208	24 00	24 98	98	

a Terminating plan; under "Value of One Share" is given value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
440	<i>Delaware County—Continued.</i> Chester—Franklin Building and Loan, . . .	1	189	42	231	\$84 00	\$100 02	\$16 02
	2	23	16½	39½	72 00	83 77	11 77	
	3	12	8	20	60 00	68 17	8 17	
	4	5	5	10	55 00	61 78	6 78	
	5	41½	. . . .	41½	48 00	53 23	5 23	
	6	32	4½	36½	42 00	46 00	4 00	
	7	48	15	63	36 00	38 94	2 94	
	8	55	29	84	30 00	32 04	2 04	
	9	22	20½	42½	24 00	25 31	1 31	
	10	10	5	15	18 00	18 74	74	
	11	63	28	91	12 00	12 33	33	
441	Industrial Building and Loan, . . .	1	217½	159	376½	96 00	123 11	27 11
		2	59¾	51½	111½	84 00	104 78	20 78
		3	28	23	51	72 00	87 42	15 42
		4	17	37	54	60 00	70 37	10 37
		5	21½	30	51½	48 00	54 26	6 26
		6	40	34½	74½	36 00	39 46	3 46
		7	17½	40	57½	24 00	25 48	1 48
		8	120	37	157	12 00	12 41	41
442	Keystone Building and Loan, . . .	1	247	457	704	120 00	170 42	50 42
		2	76	95	171	60 00	72 60	12 60
		3	95¾	103½	199½	36 00	40 52	4 52
		4	37½	89¾	127½	24 00	26 01	2 01
		5	70	97½	167½	12 00	12 51	51
443	Penn'a Savings, Loan and Building.	1	249	39½	288½	36 00	37 02	1 02
		2	31	8½	39½	30 00	30 71	71
		3	23½	6	29½	24 00	24 45	45
		4	57	6¾	63¾	18 00	18 25	25
		5	61½	. . . .	61½	12 00	12 11	11
		6	57½	8½	65½	6 00	6 03	3
444	People's Building and Loan,	1	230½	303½	534	108 00	137 00	29 00
		2	37	32½	69	60 00	66 98	6 98
		3	34	16½	50	48 00	53 13	5 13
		4	42	26	68½	36 00	38 84	2 84
		5	19	66	105	24 00	24 95	95
		6	37	19½	56½	12 00	12 25	25

TABLE III—*Number and Value of Shares, by Series in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Delaware County—Continued.</i>							
445	Chester—Provident Building and Loan, . . .	1	226½	194½	420¾	\$108 00	\$144 29	\$36 29
		2	57½	23	80½	72 00	85 65	13 65
		3	36	47	83	60 09	69 17	9 17
		4	26	29½	55½	48 00	53 57	5 58
		5	69	16	85	30 00	39 10	3 10
		6	45¼	26	71¼	24 00	25 27	1 27
		7	96	29	125	12 00	12 25	25
446	Union Building and Loan,	1	687½	110½	798	24 00	25 25	1 25
447	Clifton Heights—Clifton Heights B. and L.	8	29	60	89	132 00	190 88	58 88
		9	11	18	29	120 00	169 43	49 43
		10	26	23	49	108 00	147 95	39 95
		11	83	56	139	96 00	127 33	31 33
		12	42	42	84	84 00	108 02	24 02
		13	125	45	170	72 00	90 12	18 12
		14	107	44	151	60 00	72 96	12 96
		15	73	66	139	48 00	56 62	8 62
		16	103	89	192	56 00	41 15	5 15
		17	186	112	298	24 00	26 51	2 51
448	Collingdale—Home Building and Loan, . . .	18	251	46	297	12 00	12 91	91
		1	255½	93½	349	36 00	40 62	4 62
		2	62	41	103	50 00	33 21	3 21
		3	134½	41½	176	24 00	26 05	2 05
		4	57	18	75	18 00	19 15	1 15
		5	119	28	147	12 00	12 51	51
449	Darby—Sharon Building,	6	45¼	14¾	60	6 00	6 13	13
		6	174	85	259	132 00	193 66	61 66
		7	54	47	101	150 00	170 72	50 72
		8	94	61	155	108 00	149 22	41 22
		9	57	54	111	96 00	128 95	32 95
		10	93	51	144	84 00	110 05	26 05
		11	44	85	129	72 00	91 76	19 76
		12	55	122	177	60 00	74 23	14 23
		13	102	90	192	48 00	57 66	9 66
		14	138	79	217	36 00	41 54	5 54
		15	131	117	248	24 00	26 89	2 89
		16	163	89	252	12 00	13 14	1 14

TABLE III—*Number and Value of Shares, by Series in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Delaware County—Continued.</i>							
450	Fernwood—Fernwood Building,	9	40	15	55	\$120 00	\$154 52	\$34 52
		10	25	32½	57½	60 00	74 03	14 08
		11	98	12	110	24 00	27 87	3 87
451	Garrettsford—Upper Darby B'd'g and Loan,	11	. . . .	5	5	138 00	194 80	56 80
		12	6	40	46	126 00	172 24	46 24
		13	5	13	18	114 00	151 58	37 58
		14	20	20	40	102 00	131 58	29 58
		15	39	26	65	90 00	112 72	22 72
		16	2	38	40	78 00	94 83	16 83
		17	21	22	43	66 00	78 02	12 02
		18	14	35	49	54 00	61 93	7 93
		19	32	31	63	42 00	46 65	4 65
		20	48	18	66	30 00	32 29	2 29
		21	99	27	126	18 00	18 79	79
		22	86	. . . .	86	6 00	6 08	08
453	Lenni Mills—Central Loan and Savings, . . .	1	246	42½	288½	36 00	50 08	2 08
		2	35½	33	68½	24 00	24 90	90
		3	93½	12½	106	12 00	12 25	25
454	Linwood—Linwood Building and Loan, . . .	1	51¼	17¼	69	72 00	88 70	16 70
		2	28¼	11¼	40	60 00	72 30	12 30
		3	29¼	3¼	32½	48 00	56 44	8 44
		4	21	6	27	36 00	41 10	5 10
		5	16¼	6¼	23	24 00	26 50	2 50
		6	161½	26	187½	12 00	12 76	76
455	Media—Media Loan and Savings, No. 2, . . .	10	8½	94½	103	132 00	190 52	58 52
		11	37½	113½	150½	120 00	166 70	46 70
		12	19¼	65¼	86	108 00	142 19	34 19
		13	33	85½	118½	96 00	122 07	26 07
		14	107½	82¼	190	84 00	104 38	20 38
		15	122	99½	221½	72 00	86 44	14 44
		16	109¼	75¼	185	60 00	69 52	9 52
		17	315½	43¼	359	48 00	53 59	5 59
		18	352¼	52¼	405	36 00	38 80	2 80
		19	313½	81¼	395½	24 00	25 07	1 07
456	Morton—Folsom Building and Loan,	20	204	31½	235½	12 00	12 79	79
		1	231	94	325	48 00	54 15	6 15

TABLE III—*Number and Value of Shares, by Series, in certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Delaware County—Continued.</i>							
456	Morton—Folsom Building and Loan,	2	5	2½	7½	\$42 00	\$47 82	\$5 82
		3	67	29½	96½	36 00	40 15	4 15
		4	27	2	29	30 00	32 87	2 87
		5	35	1	36	24 00	25 55	1 55
		6	7	25	32	18 00	18 86	86
		7	45¾	7½	53	12 00	12 38	38
		8	13½	1½	15	6 00	6 09	09
		457	Morton Building and Loan,	1	33¾	152½	186	84 00	107 39	23 39
2	92½			71½	164	72 00	89 18	17 18
3	35½			34¾	70	60 00	71 93	11 93
4	30½			14	44½	54 00	63 66	9 66
5	38¾			32½	71	48 00	55 63	7 63
6	70½			37½	108	42 00	47 84	5 84
7	97¾			27¾	125½	36 00	40 30	4 30
8	167½			46¾	214	30 00	32 98	2 98
9	80½			15½	96	24 00	25 91	1 91
10	48½			27½	75½	18 00	19 08	1 08
11	118½			39	157½	12 00	12 48	48
12	151			12	163	6 00	6 12	12
458	Morton—Springfield Building and Loan, . . .	11	35½	4½	40	132 00	184 51	52 51
		12	33	39¾	72½	120 00	163 20	43 20
		13	63	18½	81½	108 00	143 44	35 44
		14	35	18	53	96 00	126 30	30 30
		15	25	32½	57½	84 00	105 19	21 19
		16	73	34¾	107¾	72 00	87 56	15 56
		17	58¾	31¾	90½	60 00	71 77	11 77
		18	132½	32½	164¾	48 00	55 95	7 95
		19	42¾	40½	83	36 00	40 89	4 89
		20	102½	50¾	153	24 00	26 34	2 34
		21	173	25¾	198¾	12 00	12 88	88
459	Rutledge—Government Mutual B. and Loan,	1	254	43	297	4 80	5 45	65
		2	. . . .	15	15	3 60	3 97	37
		3	25	45	70	2 40	2 58	18
460	Rutledge Mutual Bldg. and Loan,	1	515½	308½	824	84 00	109 32	25 32
		2	52	24	76	78 00	99 77	21 77
		3	124	31	155	72 00	90 39	18 39

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in,	Present value.	Profit.		
			Dues paid in.	Borrowed on.	Total.					
	<i>Delaware County - Concluded.</i>									
460	Rutledge—Rutledge Mutual B'ld'g and Loan,	4	48	15	63	\$66 00	\$81 34	\$15 34		
		5	44	1	45	60 00	72 53	12 53		
		6	34	25	59	54 00	64 04	10 04		
		7	118½	44½	163	48 00	55 88	7 88		
		8	65	48	113	42 00	47 96	5 96		
		9	67½	20½	88	36 00	40 34	4 34		
		10	145	9	154	30 00	32 97	2 97		
		11	64½	42½	107	24 00	25 88	1 88		
		12	17½	39½	57	18 00	19 04	1 04		
		13	48½	4½	93	12 00	12 47	47		
		14	125½	83½	209	6 00	6 11	11		
		461	Thurlow—Iron Works Building and Loan, . .	2	47¾	41¾	89	132 00	195 86	63 86
				3	43½	59¾	102¾	108 00	150 75	42 75
				4	50	34¾	84¾	84 00	109 86	25 86
5	57½			64½	122	60 00	73 19	13 19		
6	91½			54	145½	36 00	40 75	4 75		
7	112½			29½	142	24 00	26 11	2 11		
8	170½			10½	181	12 00	12 52	52		
462	Wayne—Wayne Building and Loan,			1	110	34	144	72 00	85 40	13 40
		2	64	13	77	60 00	69 44	9 44		
		3	114	56	170	48 00	54 19	6 19		
		4	82	54	136	36 00	39 42	3 42		
		5	165	28	193	24 00	25 39	1 39		
		6	141	59	200	12 00	12 36	36		
	<i>Elk County.</i>									
465	Ridgway—Ridgway Building and Loan, . . .	1	824	61	885	12 00	12 91	91		
		2	274	54	328	6 00	6 22	22		
	<i>Erie County.</i>									
466	Erie—Mutual Building and Loan,	1	2	7	9	104 50	122 50	18 00		
		2	2	. . . .	2	100 00	116 00	16 00	
		3	1	. . . .	1	95 50	110 09	14 59	
		4	. . . .	2	2	91 50	104 86	13 36	
		5	2	. . . .	2	87 00	98 90	11 99	
		6	4	. . . .	4	82 50	93 08	10 58	
		7	. . . .	2	2	78 00	87 20	9 20	
		8	6	2	8	74 00	82 23	8 23		

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association Number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Erie County—Continued.</i>									
466	Erie—Mutual Building and Loan,	9	3	3	6	\$69 50	\$76 63	\$7 13		
		10	13	2	15	65 50	71 63	6 13		
		11	4	1	5	61 00	66 28	5 28		
		12	9	1	10	56 50	60 85	4 35		
		13	29	35	64	52 00	55 46	3 46		
		14	54	5	59	48 00	50 93	2 93		
		15	13	6	19	43 50	45 81	2 31		
		16	60	3	63	39 00	40 71	71		
		17	20	7	27	35 00	36 36	1 36		
		18	. . . .	4	4	30 50	31 46	96	
		19	4	19	23	26 00	26 58	58		
		20	15	2	17	22 00	22 40	40		
		21	62	12	74	17 50	17 70	20		
		22	79	18	97	13 00	13 00	. . .		
		23	109	14	123	8 50	8 50	. . .		
		24	87	10	97	4 50	4 50	. . .		
		467	Erie—Workingman's Building and Loan, . . .	22	$\frac{1}{2}$	8 $\frac{1}{2}$	9	120 00	155 00	35 50
				23	3	3	117 00	150 64	33 64
				24	1	1	114 00	145 87	31 87
				25	a	a	a	a	a	a
				26	5	. . .	5	108 00	136 46	28 46
				27	a	a	a	a	a	a
				28	a	a	a	a	a	a
				29	a	a	a	a	a	a
30	a			a	a	a	a	a		
31	. . . .			4	4	90 00	109 50	19 50	
32	a			a	a	a	a	a		
33	12			. . . .	12	84 00	100 31	16 31	
34	11 $\frac{1}{2}$			3 $\frac{1}{2}$	15	81 00	96 69	15 69		
35	5			. . . .	5	78 00	92 53	14 53	
36	. . . .			3	3	75 00	88 38	13 38	
37	34 $\frac{1}{2}$			7 $\frac{1}{2}$	42	72 00	84 34	12 34		
38	18			. . . .	18	69 00	80 31	11 31	
39	a	a	a	a	a	a				

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Total.
			Free.	Borrowed on.	Total.			
	<i>Erie County—Concluded.</i>							
467	Erie—Workmen's Building and Loan, . . .	40	13	2	15	\$63 00	\$72 42	\$9 42
		41	32	3½	35½	60 00	68 56	8 56
		42	12	1	13	57 00	64 72	7 72
		43	24	13½	37½	54 00	60 95	6 95
		44	13	. . . .	13	51 00	57 20	6 20
		45	9	4	13	48 00	53 81	5 81
		46	24½	8	32½	45 00	49 82	4 82
		47	3	11	14	42 00	46 22	4 22
		48	20	. . . .	20	39 00	42 64	3 64
		49	92	. . . .	92	36 00	39 12	3 12
		50	16	13	29	33 00	35 61	2 61
		51	18	. . . .	18	30 00	32 18	2 18
		52	52	9½	61½	27 00	28 77	1 77
		53	122½	7½	130	24 00	25 41	1 41
		54	53	13½	66½	21 00	22 07	1 07
		55	93	5	98	18 00	18 80	80
		56	58	14	72	15 00	15 56	56
		57	201½	21	222½	12 00	12 36	36
		58	129½	2	131½	9 00	9 20	20
		59	52	3	55	6 00	6 09	09
60	83½	21	104½	3 00	3 02	02		
	<i>Fayette County.</i>							
468	Connellsville—People's Building and Loan, .	1	699	51	750	24 50	32 01	7 51
		2	332½	46½	379	18 50	23 67	5 17
		3	175	42	217	12 25	15 34	3 09
		4	182½	21½	204	6 25	7 00	75
	<i>Franklin County.</i>							
470	Chambersburg—Franklin Building and L., a . . .	232	299	531	26 00	29 43	3 43	
					52 00	57 36	5 36	
					78 00	85 96	7 96	
					104 50	117 60	13 10	
					130 00	152 50	22 50	
				156 50	191 37	34 87		
471	Mechanics' Building and L.,	1	1,266	160½	1,426½	24 00	26 15	2 15

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Franklin County—Concluded.</i>							
471	Chambersburg—Mechanics Building and L. .	2	177	89½	266½	\$12 00	\$12 53	\$0 53
	<i>Greene County.</i>							
472	Waynesburg—Citizens' Building and Loan, .	1	726½	134½	861	24 00	27 18	3 18
473	Waynesburg Building and L.,	1	685½	311½	997	48 00	59 82	11 82
	<i>Indiana County.</i>							
474	Blairsville—Conemaugh Building and Loan,	2	120½	63	183½	110 00	185 52	75 52
		3	40½	23½	64	96 00	159 15	63 15
		4	77	49½	126½	81 00	136 10	52 10
		5	44	72	116	72 60	111 28	39 28
		6	90½	45	135½	60 00	90 00	30 00
		7	101½	67	168½	48 00	71 99	23 99
		8	52½	71	123½	26 00	52 42	16 42
		9	143	106	249	24 00	33 89	9 89
		10	130½	69	199½	12 00	16 40	4 40
475	Home Building and Loan,	1	1,246	140	1,386	12 00	13 32	1 32
		2	623	67	690	6 00	6 53	53
476	Saltsburg—Kiskiminetas Building and Loan,	1	317	54	371	24 00	31 57	7 57
	<i>Jefferson County.</i>							
481	Punxsutawney—Punxsu'y Mutual B. & L.,	1	. . .	26	26	80 00	122 50	42 50
		2	527	94	421	68 00	98 69	30 69
		3	163	78	241	62 00	87 63	25 63
		4	188	66	254	56 00	76 82	0 82
		5	201	82	283	50 00	66 60	16 60
		6	217	66	283	44 00	56 85	12 85
		7	280	115	395	38 00	47 57	9 57
		8	387	137	524	32 00	38 85	6 85
		9	358	223	586	26 00	30 49	4 49
		10	535	231	766	20 00	22 65	2 65
		11	475	203	678	14 00	15 25	1 25
		12	184	146	330	8 00	8 45	45
		13	157	49	206	2 00	2 02	02
482	Reynoldsville—Reynoldsville B. and L. . . .	1	1,230	135	1,415	24 00	27 47	3 47
		2	363	61	424	18 00	19 95	1 95
		3	117	57	174	12 00	13 86	86
		4	158	80	238	6 00	6 21	21

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Juniata County.								
483	Mifflintown—Fermanaugh Bldg. and Loan, .	3	20	21	41	\$132 00	\$193 72	\$61 72
		4	52	42	94	120 00	171 39	51 39
		5	30	38	68	108 00	150 11	42 11
		6	33	26	59	93 00	129 18	33 18
		7	48	32	80	84 00	110 60	26 60
		8	38	32	70	72 00	92 38	20 38
		9	59	53	112	60 00	74 68	14 68
		10	53	52	105	48 00	58 57	10 57
		11	132	47	179	36 00	42 05	6 05
		12	153	46	199	24 00	28 47	4 47
		13	158	54	212	12 00	13 61	1 61
Lackawanna County.								
484	Dunmore—Dunmore Building and Loan, a	619	46	665	12 00	14 94	2 94	
485	Scranton—Anthracite Building and Loan, a	1,720	345	2,065	12 00	12 53	53	
					24 00	26 84	2 84	
486	Commonwealth Bldg. and Loan, a	1,168	121	1,289	12 00	12 53	53	
489	German Building, a	1,335	1,018	2,353	12 00	16 34	4 34	
					24 00	33 14	9 14	
					36 00	50 80	14 80	
					48 00	69 62	21 62	
					60 00	89 56	29 56	
					72 00	111 35	39 35	
490	German Building, No. 6, a	1,913	582	2,495	12 00	16 60	4 60	
					24 00	33 87	9 87	
491	Germania Building and Loan, a	875	1,031	1,906	12 00	12 56	56	
					24 00	26 73	2 73	
					36 00	41 88	5 88	
					48 00	59 91	11 91	
					60 00	77 65	17 65	
					72 00	99 07	27 07	
495	Lackawanna Bldg. and Loan, a	b1,957	c 498	2,445	12 00	12 99	99	
					24 00	27 69	3 69	

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Lackawanna County.—Concluded.								
496	Scranton—Meadow Brook B. and L., a		820	727	1,547	\$12 00	\$12 70	\$0 70
						24 00	27 70	3 70
						36 00	43 58	7 58
						48 00	63 49	15 49
497	Schiller Building and Loan, a,	b	1,034	1,162	2,196	12 00	12 78	78
						d	d	d
						36 00	43 13	7 13
						48 00	61 05	13 05
						60 00	80 78	20 78
						72 00	103 77	31 77
498	Suburban Building and Loan,	1	709	371	1,080	60 00	94 07	34 07
		2	455	196	651	24 00	29 45	5 45
499	West Side Building and Loan, a,		382½	172	554½	12 00	17 44	5 44
						24 00	30 78	6 78
						36 00	49 00	13 00
						48 00	69 40	21 40
501	Taylor—Taylorsville Building and Loan, a,		682	417	1,099	12 00	13 98	1 98
						24 00	30 15	6 15
						36 00	47 01	11 01
						48 00	63 67	15 67
Lancaster County.								
502	Christiana—Christiana Building and Loan,	1	272	97	369	24 00	25 26	1 26
		2	66	8	74	12 00	12 36	36
503	Columbia—Columbia Building No. 1, a,		411	836	1,247	15 00	15 83	83
						27 00	29 40	2 40
						39 00	44 14	5 14
						51 00	60 60	9 60
						63 00	77 83	14 83
						75 00	97 89	22 89
						87 00	117 38	30 38
504	Columbia Building No. 2, a,		565	266	831	15 00	15 73	73
						27 00	29 23	2 23

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

d Not reported.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Sbares.			Value of One Sbare.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Lancaster Connty—Continued.</i>							
504	Columbia—Columbia Building No. 2, a . . .					\$39 00	\$43 82	\$4 82
505	St. Joseph's Buliding No. 2, a,		700	470	1,170	12 00	12 72	72
						24 00	26 49	2 49
						36 00	41 69	5 69
						48 00	58 36	10 36
506	Lancaster—American Mechanics' B. & L., .	14	a 12	b 10	22	132 00	191 43	59 43
		15	10	7	17	120 00	168 04	48 04
		16	41	11	52	108 00	144 57	36 57
		17	99½	33½	133	96 00	123 77	27 77
		18	115½	21½	137	84 00	104 24	20 24
		19	134	54	188	72 00	85 96	13 96
		20	339	41	380	60 00	69 23	9 23
		21	261½	77	338½	48 00	53 69	5 69
		22	88	22½	110½	42 00	46 41	4 41
		23	236½	36½	273½	36 00	39 13	3 13
		24	70½	46½	117	30 00	32 09	2 09
		25	137	12	149	24 00	25 25	1 25
		26	98	54½	152½	18 00	18 62	62
		27	186½	71½	258½	12 00	12 22	22
		28	169½	37	206½	6 00	6 01	01
507	Home Building and Loan,	1	824	125	949	48 00	54 60	6 60
		2	92	72	164	42 00	47 05	5 05
		3	200	97	297	36 00	39 69	3 69
		4	125	21	146	30 00	32 56	2 56
		5	86	101	187	24 00	25 63	1 63
		6	206	38	244	18 00	18 91	91
		7	169	18	187	12 00	12 41	41
		8	159	. . . .	159	6 00	6 11	11
508	Lancaster—Peoples' B., L. & Depo-sit Co., .	13	15	1	16	264 00	386 05	122 05
		14	9½	6	15½	252 00	361 74	109 74
		15	8½	12½	21	240 00	337 69	97 69
		16	17½	4	21½	228 00	314 81	86 81
		17	2	1	3	216 00	292 63	76 63
		18	24½	10½	35	204 00	271 17	67 17

a Including shares pledged for stock loans.

b Not including shares pledged for stock loans

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Free.	Borrowed on.	Profit.
			Free.	Borrowed on.	Total.			
508	Lancaster County—Continued.							
	Lancaster—Peoples' B., L. & Deposit Co., . .	19	32	12½	44½	\$192 00	\$250 44	\$58 44
		20	32½	8½	41	180 00	230 47	50 47
		21	19½	5	24½	168 00	211 21	43 21
		22	86½	30	116½	156 00	192 69	36 69
		23	29	11½	40½	144 00	174 80	30 80
		24	22½	19½	42	132 00	157 56	25 56
		25	22½	19½	42	120 00	140 88	20 88
		26	79½	41½	121	108 00	124 68	16 68
		27	33	23½	56½	96 00	108 97	12 97
		28	98	32	130	84 00	93 79	9 79
		29	56	43½	99½	72 00	79 09	7 09
		30	68	33½	101½	60 00	64 82	4 82
		31	96	79	175	48 00	51 01	3 01
		32	148	21	169	36 00	37 65	1 65
		33	126½	27½	154	24 00	24 72	72
		34	116	47½	163½	12 00	12 18	18
510	West End Building and Loan, . .	1	170	83	252	72 00	88 95	16 95
		2	20	. . .	20	66 00	80 34	14 34
		3	105	24	129	60 00	71 73	11 73
		4	28	19½	47½	54 00	63 38	9 38
		5	64	49½	113½	48 00	55 30	7 30
		6	61½	26½	88	42 00	47 47	5 47
		7	95	6	101	36 00	39 93	3 93
		8	93	46½	139½	30 00	32 63	2 63
		9	52	13	65	24 00	25 63	1 63
		10	28	42½	70½	18 00	18 86	86
		11	110	10½	120½	12 00	12 34	34
		12	169	72½	124½	6 00	6 05	05
511	Lawrence County.							
	New Castle—New Castle Mutual B. and L., .	1	458½	256	714½	58 00	77 65	19 65
		2	231	83	314	48 00	61 45	13 45
		3	196½	144	340½	36 00	43 56	7 56
		4	275	72	347	24 00	27 36	3 36
		5	377½	119½	497	12 00	12 84	84
		6	135	66	201	6 00	6 21	21

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
<i>Lebanon County.</i>								
514	Lebanon—Eccenmy Building and Loan, . . .	1	837	103	950	\$24 00	\$27 51	\$3 51
		2	398	103	501	12 00	12 67	67
515	Fidelity Building and Loan,	1	376	101	477	72 00	96 03	24 03
		2	165	92	257	61 00	76 69	16 69
		3	123	63	186	48 00	58 68	10 68
		4	146	55	201	36 00	42 21	6 21
		5	171	85	256	24 00	26 67	2 67
		6	270	149	419	12 00	12 67	67
516	Homestead Building and Savings,	1	235	174	409	108 60	173 29	65 29
		2	161	67	228	96 00	149 77	53 77
		3	192	79	271	84 00	126 92	42 92
		4	180	102	282	72 00	103 67	31 67
		5	207	95	302	60 00	84 41	24 41
		6	309	123	432	48 00	64 27	16 27
		7	257	148	405	36 00	47 21	11 21
		8	193	200	393	24 00	29 46	5 46
		9	314	265	579	12 00	14 53	2 53
517	People's Building and Loan, . . .	7	76	268	344	120 00	194 91	74 91
		8	136	183	319	108 00	171 95	63 95
		9	110	116	226	96 00	148 48	52 48
		10	349	199	548	84 00	126 74	42 74
		11	239	203	447	72 00	106 38	34 38
		12	204	161	365	60 00	85 92	25 92
		13	313	146	459	48 00	66 78	18 78
		14	304	268	572	36 00	48 66	12 66
		15	204	316	520	24 00	31 69	7 69
		16	436	177	613	12 00	15 20	3 20
<i>Lehigh County.</i>								
520	Allentown—Pennsylvania Loan and B., . . .	1	1,717	70	1,787	6 00	6 28	28
		2	220	67	287	3 00	3 07	07
521	Security Building,	1	282½	93½	376	108 00	137 71	29 71
		2	32	11	43	96 00	120 33	24 33
		3	8½	14½	23	84 00	103 19	19 19
		4	13	11	44	72 00	86 34	14 34
		5	140	94	234	60 00	70 04	10 04
		6	136½	42½	179	48 00	54 42	6 42

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Lehigh County—Continued.</i>							
521	Allentown—Security Building,	7	194 $\frac{3}{4}$	98 $\frac{3}{4}$	293	\$36 00	\$39 60	\$3 60
		8	382 $\frac{3}{4}$	98 $\frac{3}{4}$	481	24 00	25 59	1 59
		9	794 $\frac{3}{4}$	114 $\frac{3}{4}$	909	12 00	12 39	39
522	Catasauqua—Catasauqua Building and Loan,	1	352 $\frac{1}{2}$	54 $\frac{3}{8}$	407	36 00	39 12	3 12
		2	100	11	111	24 00	25 45	1 45
		8	61	42 $\frac{1}{2}$	103 $\frac{1}{2}$	12 00	12 37	37
523	Home Building,	1	557	170	727	72 00	86 66	14 66
		2	114 $\frac{1}{2}$	78	192 $\frac{1}{2}$	48 00	54 29	6 29
		3	165	75	240	36 00	39 47	3 47
		4	111	52 $\frac{1}{2}$	163 $\frac{1}{2}$	24 00	25 51	1 51
		5	304	46 $\frac{1}{2}$	350 $\frac{1}{2}$	12 00	12 38	38
524	Slatington—Excelsior Building and Loan, a		264	373	637	12 00	15 72	3 72
						24 00	31 11	7 11
						36 00	47 84	11 84
						48 00	65 54	17 54
						60 00	84 47	24 47
525	Keystone Building and Loan, a		574	132	706	12 00	14 35	2 35
						24 00	31 61	7 61
	<i>Luzerne County.</i>							
526	Hazleton—Middle Coal Fields B. and L., . .	1	1,271	229	1,500	24 00	31 50	7 50
527	Wilkes-Barre—Keystone Building and Loan,	1	503	245	748	60 00	76 00	16 00
		2	247	71	318	48 00	58 24	10 24
		3	94	55	149	36 00	41 76	5 76
		4	65	58	123	24 00	26 56	2 56
		5	53	29	82	12 00	12 64	64
	<i>Lycoming County.</i>							
528	Hughesville—Hughesville Building and Loan,	1	258	23	281	12 00	12 40	40
		2	24	2	26	9 00	9 30	30
		3	8 $\frac{1}{2}$	1	9 $\frac{1}{2}$	6 00	6 20	20
		4	14	5	19	3 00	3 10	10
529	Jersey Shore—Provident Building and Loan,	1	423	72	495	36 00	40 22	4 22
		2	21	12	33	24 00	26 38	2 38
		3	19	18	37	12 00	13 05	1 05

a Terminating plan; under "Value of One Share" is given the value of a sample share as the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
530	<i>Lycoming County—Continued.</i> Williamsport—German Building.	57	. . . .	2	2	\$135 00	\$194 60	\$59 60
		58	1	4	5	132 00	186 76	54 76
		59	4	4	8	129 00	179 84	50 84
		60	14	3	17	126 00	172 50	46 50
		61	5	2	7	123 00	165 52	42 52
		62	3	3	6	120 00	158 73	38 73
		63	1	4	5	117 00	153 64	36 64
		64	2	. . . .	2	114 00	147 41	33 41
		65	a	a	a	a	a	a
		66	1	5	6	108 00	138 12	30 12
		67	9	7	16	105 00	133 13	28 13
		68	$\frac{3}{4}$	$\frac{1}{4}$	1	102 00	128 66	26 66
		69	$8\frac{1}{2}$	$4\frac{1}{2}$	13	99 00	124 19	25 19
		70	4	5	9	96 00	119 44	23 44
		71	a	a	a	a	a	a
		72	4	3	7	90 00	111 34	21 34
		73	$4\frac{1}{2}$	$4\frac{1}{2}$	9	87 00	106 83	19 83
		74	4	3	7	84 00	102 63	18 03
		75	2	2	4	81 00	98 19	17 19
		76	3	6	9	78 00	93 88	15 88
		77	39	5	44	75 00	89 32	14 32
		78	1	5	6	72 00	85 57	13 57
		79	$\frac{1}{2}$	$\frac{1}{2}$	1	69 00	81 27	12 27
		80	5	3	8	66 00	77 33	11 33
		81	10	6	16	63 00	73 13	10 13
		82	$5\frac{1}{2}$	$4\frac{1}{2}$	10	60 00	69 33	9 33
		83	2	4	6	57 00	65 48	8 48
		84	8	2	10	54 00	61 72	7 72
		85	27	2	29	51 00	57 89	6 89
		86	18	4	22	48 00	54 10	6 10
		87	$4\frac{1}{2}$	$4\frac{1}{2}$	9	45 00	50 42	5 42
		88	8	. . . .	8	42 00	46 78	4 78
		89	4	. . . .	4	39 00	43 19	4 19
		90	8	5	13	36 00	39 65	3 65

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
530	<i>Lycoming County—Concluded.</i>							
	Williamsport—German Building,	91	31	3	34	\$33 00	\$36 14	\$3 14
		92	9	2	11	30 00	32 67	2 67
		93	20	4	24	27 00	29 24	2 24
		94	14	4	18	24 00	25 84	1 84
		95	11	5	16	21 00	22 39	1 39
		96	32	1	33	18 00	18 89	89
		97	19½	1½	21	15 00	15 64	64
		98	23	2	25	12 00	12 41	41
		99	1	3	4	9 00	9 24	24
		100	64	4	68	6 00	6 12	12
101	14	2	16	3 00	3 04	04		
531	West Branch B'd'g & Loan,	2	35	. . . .	35	138 00	196 22	58 22
		3	15	. . . .	15	132 00	185 46	53 46
		4	19	. . . .	19	126 00	174 90	48 90
		5	7	3½	10½	120 00	164 29	44 99
		6	8½	2½	11	114 00	154 39	40 39
		7	14	. . . .	14	108 00	144 43	36 43
		8	12½	½	13	102 00	134 66	32 66
		9	5½	½	6	96 00	125 08	29 08
		10	41	2	43	90 00	115 69	25 69
		11	11	. . . .	11	84 00	106 49	22 49
		12	5	3	8	78 00	97 51	19 51
		13	22½	. . . .	22½	72 00	88 71	16 71
		14	16½	2	18½	66 00	80 09	14 09
		15	3	. . . .	3	60 00	71 66	11 66
		16	41	. . . .	41	54 00	63 56	9 56
		17	50	3	53	48 00	55 66	7 66
		18	37	1	38	42 00	47 94	5 94
		19	13	4½	17½	36 00	40 40	4 40
		20	18	3	21	30 00	33 10	3 10
		21	66½	2	68½	24 00	26 00	2 00
		22	61	4½	65½	18 00	19 20	1 20
		23	23	. . . .	23	12 00	12 60	60
		24	86	. . . .	86	6 00	6 20	20

a Not reported.

TABLE III—*Number and Value of Shares, by Series, in certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Mercer County.</i>							
532	Sharon—Sharon Building and Loan,	1	a	a	1,182½	\$36 00	\$41 24	\$5 24
		2	a	a	794	24 00	26 33	2 33
		3	a	a	472½	12 00	12 58	58
	<i>Monroe County.</i>							
533	Stroudsburg—Commonwealth B'd'g & Loan.	5	21	20	41	120 00	140 50	70 50
		6	47	57	104	108 00	172 52	64 52
		7	6	56	62	96 00	151 53	55 53
		8	40	32	72	84 00	129 83	45 83
		9	116	81	197	72 00	111 58	39 58
		10	70	73	143	60 00	93 47	33 47
		11	74	42	116	48 00	77 50	29 50
		12	112	19	131	36 00	59 48	23 48
		13	119	68	187	24 00	42 28	18 28
		14	180	86	226	12 00	22 24	10 24
	<i>Montgomery County.</i>							
534	Conshohocken—Home Saving Fund & Loan, a . . .		280½	239½	500	12 00	12 56	56
						24 00	25 78	1 78
						36 00	39 17	3 17
						48 00	53 01	5 01
						60 00	67 69	7 69
						72 00	83 38	11 38
						84 00	98 96	14 96
						96 00	116 05	20 05
						108 00	134 61	26 61
						120 00	153 69	33 69
537	Welcome Svcs. Fund & Loan, a . . .		120½	161	281½	12 00	12 76	76
						24 00	25 61	1 61
						36 00	38 39	2 39
						48 00	52 89	4 89
						60 00	67 01	7 01
						72 00	82 32	10 32
						84 00	98 83	14 83
						96 00	115 05	19 05
50	Jenkintown—Abington Building,	12	3	33	36	72 00	97 64	25 64

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	Montgomery County—Continued.							
540	Jenkintown—Abington Building,	13	36	10	46	\$66 00	\$88 02	\$22 02
		14	60½	67½	128	60 00	78 99	18 99
		15	15	25	40	54 00	70 03	16 03
		16	13	4	17	48 00	61 63	13 63
		17	29	1	30	42 00	53 63	11 63
		18	2	29	31	36 00	44 46	8 46
		19	35	25	60	30 00	35 68	5 68
		20	19	31	50	24 00	27 55	3 55
		21	146½	69½	216	18 00	19 95	1 95
		22	67	47	114	12 00	12 85	85
		23	152	32	184	6 00	6 21	21
42	Norristown—National Svc. Fund & Loan, No. 2,	11	19	20	39	132 00	192 50	60 50
		12	75	3	78	120 00	170 04	50 04
		13	32	4	36	108 00	148 66	40 66
		14	50	27	77	96 00	128 00	32 00
		15	25	5	30	84 00	108 50	24 50
		16	63½	30½	94	72 00	90 00	18 00
		17	13	28	41	60 00	72 51	12 51
		18	35	1	36	48 00	56 10	8 10
		19	40	3	43	36 00	40 50	4 50
		20	37	24	61	24 00	26 00	2 00
		21	163½	43½	207	12 00	12 50	50
543	Star Loan.	2	a	a	35	132 00	185 72	53 72
		3	a	a	106	120 00	164 45	44 45
		4	a	a	73	108 00	143 70	35 70
		5	a	a	92	96 00	124 17	28 17
		6	a	a	49	84 00	105 52	21 52
		7	a	a	92	73 00	89 20	16 20
		8	a	a	117	61 00	72 30	11 30
		9	a	a	58	49 00	56 30	7 30
		10	a	a	78	37 00	40 08	3 08
		11	a	a	113	25 00	26 84	1 84
		12	a	a	298	13 00	13 56	56
		13	a	a	169	1 00	1 01	01
		544	West Norristown B'ld'g & Loan,	1	408	36	444	60 00	70 92	10 92

a Not reported.

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Association number.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Montgomery County—Concluded.								
544	Norristown—West Norristown B'ld'g & Loan.	2	105	36	141	\$48 00	\$54 91	\$6 91
		3	129	21	150	36 00	39 88	3 88
		4	167	32	199	24 00	25 22	1 22
		5	200	38	238	12 00	12 43	43
545	Pottstown—Guardian Building and Loan, b	1,654	926	2,580	12 00	13 69	1 69	
					24 00	28 11	4 11	
					36 00	42 87	6 87	
					48 00	57 84	9 84	
546	Rosemont—Rosemont Building and Loan.	1	337	140	477	84 00	108 56	24 56
		2	207½	89½	297	72 00	90 57	18 57
		3	293	119½	412½	60 00	73 82	13 82
		4	255	49	304	48 00	57 40	9 40
		5	279½	115	394½	36 00	41 46	5 46
		6	203½	92½	296	24 00	26 71	2 71
		7	332½	85	417½	12 00	12 86	86
Northampton County.								
548	Bethlehem—Bethlehem Building and Loan, b	c 319½	d 225½	545	12 00	12 26	26	
					24 00	25 57	1 57	
					36 00	39 57	3 57	
					48 00	54 80	6 80	
					60 00	70 60	10 60	
550	Easton—West Ward Building,	9	13	16	29	132 00	188 37	56 37
		10	21	28	49	120 00	164 46	44 46
		11	49	33	82	108 00	144 37	36 37
		12	92½	21	113½	96 00	124 02	28 02
		13	150½	72	222½	84 00	105 21	21 21
		14	215	104	319	72 00	87 68	15 68
		15	243½	104	347½	60 00	71 14	11 14
		16	395½	118	513½	48 00	55 39	7 39
		17	606½	166	772½	36 00	40 39	4 39
		18	533½	216	749½	24 00	26 10	2 10
		19	532	111	643	12 00	12 72	72

b Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

c Including shares pledged for stock loans.

d Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Northampton County—Concluded.								
551	Freemansburg—Freemansburg B. and L., . . .	6	174	50	224	\$120 00	\$180 80	\$60 80
		7	28	53	81	96 00	136 39	40 39
		8	35	53	88	84 00	113 22	29 22
		9	125	53	178	72 00	94 44	22 44
		10	227	70	297	60 00	75 76	15 76
		11	442	72	514	48 00	58 61	10 61
		12	303	126	429	36 00	43 11	7 11
		13	131	133	264	24 00	27 87	3 87
		14	231	145	376	12 00	13 35	1 35
552	South Bethlehem—Equitable B. and L.,	1	188	309	497	108 00	145 14	37 14
		2	431	221	652	36 00	40 00	4 00
553	Industrial B. and L., a		744	143	887	12 00	12 33	33
						24 00	25 52	1 52
554	South Bethlehem B. & L.,	1	458½	367½	826	72 00	87 76	15 76
		2	426½	152½	579	12 00	12 52	52
Northumberland County.								
555	Mount Carmel—Anthracite B. and L.,	2	45	102	147	96 00	155 43	59 43
		3	288½	163	451½	72 00	110 38	38 38
		4	370	134	504	60 00	80 03	20 03
		5	639	305	944	48 00	58 69	10 69
		6	645	160	805	24 00	28 30	4 30
		7	755	141	896	12 00	13 73	1 73
		556	Citizens' Building and Loan,	2	170	650	790	108 00	172 89	64 89
3	437	161		598	72 00	98 08	26 08	
4	700	243		943	48 00	59 25	11 25	
5	687½	394½		1,082	24 00	27 18	3 18	
557	Shamokin—Home Building and Loan,	1	971	283	1,254	48 00	58 40	10 40
		2	44	58	102	24 00	26 60	2 60
558	Sunbury—Susquehanna Building and Loan, .	7	. . . .	26	26	170 00	186 07	66 07
		8	10	23	33	96 00	140 61	44 61
		9	14	7	21	60 00	80 59	20 59
		10	25	2	27	48 00	62 41	14 41
		11	107	13	120	36 00	45 10	9 10
		12	77	23	100	24 00	28 72	4 72

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Northumberland County—Concluded.</i>							
558	Sunbury—Susquehanna Building and Loan, .	13	114	13	127	\$12 00	\$13 47	\$1 47
	<i>Philadelphia County.</i>							
559	Philadelphia—Acme Building and Loan, . . .	1	430	97	527	24 00	27 24	3 24
		2	158	35	193	18 00	19 85	1 85
		3	196	36	232	12 00	12 84	84
		4	171	56	227	6 00	6 23	23
560	Active Building and Loan, . . .	1	285½	49½	335	108 00	149 66	41 66
		2	70	2	72	102 00	139 13	37 13
		3	69	6	75	96 00	128 85	32 85
		4	47	6	53	90 00	118 84	28 84
		5	95	41½	136½	84 00	109 05	25 05
		6	51½	24½	76	78 00	99 49	21 49
		7	123	56½	179½	72 00	90 18	18 18
		8	83½	18½	102	66 00	81 14	15 14
		9	170	52	222	60 00	72 36	12 36
		10	85	38½	123½	54 00	63 86	9 86
		11	329	37	366	48 00	55 63	7 63
		12	144	67½	211½	42 00	47 71	5 71
		13	287½	33½	321	36 00	40 09	4 09
		14	215½	62½	278	30 00	32 78	2 78
		15	388	30	418	24 00	25 74	1 74
		16	221	51½	272½	18 00	18 96	96
		17	402½	117½	520	12 00	12 42	42
		18	216½	38½	255	6 00	6 11	11
561	Active Building and Loan, No. 2	1	340½	22½	363	48 00	56 31	8 31
		2	30	2	32	45 00	52 28	7 28
		3	50	24	74	42 00	48 32	6 32
		4	104	27	131	39 00	44 42	5 42
		5	222	26	248	36 00	40 59	4 59
		6	140	7	147	30 00	33 14	3 14
		7	387	63	450	24 00	25 98	1 98
		8	97	36	133	18 00	19 10	1 10
		9	404½	47	451½	12 00	12 48	48
		10	205	57	262	6 00	6 12	12
562	Adelphia Loan and Building, .	12	5	3	8	132 00	192 98	60 98
		13	25	10	35	120 00	170 40	50 40

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
562	Philadelphia County—Continued.							
	Philadelphia—Adelphia Loan and Building, .	14	10	. . . .	10	\$108 00	\$148 82	\$40 82
		15	20	5	25	96 00	128 26	32 26
		16	50	23½	73½	84 00	108 70	24 70
		17	65	31	96	72 00	90 14	18 14
		18	61½	45½	107	60 00	72 60	12 60
		19	30	2	32	48 00	56 06	8 06
		20	44	6	50	36 00	40 54	4 54
		21	47¼	42¼	90	24 00	26 02	2 02
564	Allegheny Avenue B. and L., .	22	100	30	130	12 00	12 50	50
		11	. . . .	45	45	132 00	196 73	64 73
		12	12½	79½	92	120 00	171 12	51 12
		13	17	72	89	108 00	148 53	40 53
		14	57	104	161	96 00	127 66	31 66
		15	142	97½	239½	84 00	106 62	22 62
		16	278	81	359	72 00	88 44	16 44
		17	368¼	81¼	449¼	60 00	71 40	11 40
		18	215½	125	340½	48 00	55 48	7 48
		19	189	83½	272½	36 00	40 32	4 32
		20	254½	95¼	350	24 00	26 07	2 07
565	Allegheny Building, No. 2, . .	21	564½	81¼	646	12 00	12 38	38
		1	190½	18½	209	48 00	54 77	6 77
		2	53	9	62	41 00	47 19	5 19
		3	52½	28½	81	36 00	39 83	3 83
		4	20	. . . .	20	30 00	32 67	2 67
		5	142	17	159	24 00	25 73	1 73
		6	99	25	124	18 00	18 99	99
		7	247½	14½	262	12 00	12 47	47
		8	178½	31½	210	6 00	6 15	15
567	Amber Building and Loan, . .	4	1½	19½	21	132 00	194 92	62 92
		5	31	44½	75½	120 00	172 00	52 00
		6	40½	60½	101	108 00	150 12	42 12
		7	20	9	29	96 00	129 28	33 28
		8	9	10	19	84 00	109 45	25 45
		9	36	15	51	72 00	90 72	18 72
		10	48	44	92	60 00	73 00	13 00
		11	60	91	151	48 00	66 32	32

TABLE III.—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of one Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
567	Philadelphia—Amber Building and Loan, . .	12	51	34½	85½	\$36 00	\$40 68	\$4 68
		13	11	12	23	24 00	26 08	2 08
		14	27	25	52	12 00	12 52	52
569	American Instalment B and L.,	1	304¾	18¾	323½	36 00	39 19	a 3 19
		2	164½	56½	220½	30 00	32 06	a 2 06
		3	120¼	7¼	128	24 00	25 19	a 1 19
		4	83	38	121	18 00	18 59	a 59
		5	149	. . . .	149	12 00	12 25	25
		6	69	13	82	6 00	6 08	a 08
570	Anchor Building and Loan, . .	8	16½	½	17	132 00	182 82	50 82
		9	30	61	91	120 00	162 00	42 00
		10	8	3	11	108 00	142 02	34 02
		11	10	2	12	96 00	122 88	26 88
		12	42	19½	61½	84 00	104 58	20 58
		13	86	. . . .	86	72 00	87 12	15 12
		14	201½	32½	234	60 00	70 50	10 50
		15	117¾	51¾	169¾	48 00	54 72	6 72
		16	163¾	29¾	193½	36 00	39 78	3 78
		17	203	75	278	24 00	25 68	1 68
		18	226½	211½	438	12 00	12 42	42
571	Annual Series Building and L..	12	20½	8	28½	96 00	121 06	25 06
		13	14	14	28	84 00	103 18	19 18
		14	26	13	39	72 00	86 09	14 09
		15	43	19	62	60 00	69 79	9 79
		16	29	. . . .	29	48 00	54 26	6 26
		17	24	5	29	36 00	39 52	3 52
		18	61	9	70	24 00	25 56	1 56
		19	43	11	54	12 00	12 39	39
		20	29	9	38	6 00	6 09	09
572	Anthracite Building and Loan,	10	26½	65½	92	132 00	191 21	59 21
		11	54	29½	83½	120 00	168 94	48 94
		12	45½	27	72½	108 00	147 64	39 64
		13	164	115	279	96 00	127 32	31 32

a Apply only to shares not pledged on real estate loans, shares so pledged having no share in the profits.

TABLE III—*Number and Value of Shares by Series, in certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
572	Philadelphia—Anthracite Building and Loan.	14	99½	105½	205	\$84 00	\$ 07 98	\$23 98
		15	251½	94½	349	72 00	89 61	17 61
		16	195½	77½	273	60 00	72 23	12 23
		17	152½	64½	217	48 00	55 83	7 83
		18	190	77½	267½	36 00	40 40	4 40
		19	183	76½	259½	24 00	25 95	1 95
		20	354	117½	471½	12 00	12 49	49
574	Ark Building and Loan,	6	20½	22½	43	132 00	183 34	56 34
		7	39	69	108	170 00	166 56	46 56
		8	59	309	368	108 00	145 71	37 71
		9	50½	204½	255	96 00	125 80	29 80
		10	98½	81½	180	84 00	107 01	23 01
		11	106½	31½	141	72 00	88 77	16 77
		12	227½	75½	303	60 00	71 64	11 64
		13	358	132	490	48 00	55 36	7 36
		14	364	278	642	36 00	40 20	4 20
		15	577½	114½	692	24 00	25 86	1 86
		16	706½	74½	781	12 00	12 47	47
		17	706½	74½	781	12 00	12 47	47
575	Artisans B. and L., No. 1, . .	13	23	7	30	120 00	176 90	56 90
		14	61½	13½	75	108 00	155 54	47 54
		15	38½	30½	69	96 00	131 09	35 09
		16	63	16	79	84 00	111 92	27 92
		17	128	31	159	72 00	91 44	19 44
		18	143½	4½	148	60 00	74 84	14 84
		19	253½	51½	305	48 00	54 43	6 43
		20	276½	35½	311½	36 00	40 82	4 82
		21	303½	98½	402	24 00	27 21	3 21
		22	339½	93½	432½	12 00	13 60	1 60
		23	339½	93½	432½	12 00	13 60	1 60
		24	339½	93½	432½	12 00	13 60	1 60
576	Artisans B. and L., No. 2, . .	10	. . . .	13	13	120 00	176 28	56 28
		11	27	6	33	108 00	149 83	41 83
		12	42	1	43	96 00	127 87	31 87
		13	36	5	41	84 00	109 98	25 98
		14	34	31	65	72 00	91 12	19 12
		15	149	21	170	60 00	75 43	15 43
		16	173	29	202	48 00	54 24	6 24
		17	116	90½	206½	36 00	40 68	4 68
		18	116	90½	206½	36 00	40 68	4 68

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Philadelphia County—Continued.								
576	Philadelphia—Artisans B. and L., No. 2. . . .	18	104½	34½	139	\$24 00	\$27 12	\$3 12
		19	106	31	137	12 00	13 50	1 50
577	Art Workers' B. and Loan. . . .	4	25		25	132 00	192 15	60 15
		5	10	10	20	125 00	180 81	54 81
		6	7	7	14	114 00	158 87	44 87
		7	36½	24½	61	108 00	148 27	40 27
		8	55	17	72	96 00	127 82	31 82
		9	27	5	32	84 00	105 86	24 86
		10	101	87	188	72 00	89 89	17 89
		11	113½	33	146½	66 00	81 04	15 04
		12	54½	69½	124	60 00	72 42	12 42
		13	179½	51½	231	48 00	55 95	7 95
		14	141½	41½	183	36 00	40 47	4 47
		15	253	31	284	24 00	25 90	1 90
		16	435½	148½	584	12 00	12 50	50
578	Ashland B. and L., No. 3. a		459½	353½	813½	12 00	12 55	55
						24 00	26 84	2 84
						36 00	39 40	3 40
						48 00	54 32	6 32
						60 00	70 20	10 20
579	Assistance B. and L., No. 1. . . .					72 00	87 44	15 44
		8		19	19	120 00	176 98	56 98
		9	15	2	17	108 00	156 48	48 48
		10	17	13	30	96 00	135 81	39 81
		11	48	6	54	84 00	109 25	25 25
		12	41	4	45	72 00	92 00	20 00
		13	94	30	124	60 00	75 92	15 92
		14	81½	11½	93	48 00	59 14	11 14
		15	140	12	152	36 00	41 07	5 07
		16	130½	21½	161½	24 00	27 85	3 85
580	Assistance B. and L., No. 2. . . .	17	106½	48	154½	12 00	13 58	1 58
		1	226½	64½	291	96 00	122 62	26 62
		2	17	11	28	84 00	104 38	20 38
		3	5		5	72 00	86 97	14 97

a Terminating plan: under "Value of One Share" is given the value of a share at the end of each

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
580	Philadelphia—Assistance B. and L., No. 2, .	4	104	15	119	\$60 00	\$70 40	\$10 40
		5	44	11	55	48 60	54 65	6 65
		6	24½	29¼	54	36 00	39 74	3 74
		7	18	30½	48½	24 00	25 66	1 66
		8	62½	20½	83	12 00	12 41	41
581	Assurance Building and Loan.	1	506¾	126¾	633½	48 00	54 02	6 02
		2	172½	19	191½	36 00	39 39	3 39
		3	82	29½	111½	54 00	25 50	1 50
		4	158½	42½	201	18 00	18 85	85
		5	61	20	81	12 00	12 37	37
582	Atlas Building and Loan, . . .	6	120	13½	133½	6 00	6 09	09
		1	562½	73½	636	36 00	39 74	3 74
		2	22½	22½	45	30 00	32 60	2 60
		3	155	20	175	24 00	25 60	1 60
		4	78½	15½	94	18 00	18 90	90
583	Bakers' Building and Loan, .	5	114	19	133	12 00	12 40	40
		6	113	47	160	6 00	6 10	10
		1	372	135	507	96 00	128 78	32 78
		2	64	18	82	84 00	108 52	24 52
		3	174	30	204	72 00	89 65	17 65
		4	110	95	205	60 00	71 98	11 98
		5	203	33	236	48 00	55 51	7 51
		6	325	90	415	36 00	40 14	4 14
		7	499	119	618	24 00	25 81	1 81
		8	405	224	629	12 00	12 45	45
585	Bellevue Building and Loan, .	8	127½	65½	193	132 00	186 50	54 50
		9	51	2	53	120 00	163 29	43 29
		10	30	8	38	108 00	141 90	33 90
		11	47	40	87	96 00	122 53	26 53
		12	64¼	22¼	87	84 00	104 26	20 26
		13	139½	92½	232	72 00	86 88	14 88
		14	102½	30¼	133	60 00	70 36	10 36
		15	147¾	74¼	222	48 00	54 82	6 82
		16	209	64½	273½	36 00	39 82	3 82
		17	232½	103¼	335¾	24 00	25 72	1 72
		18	446½	136	582½	12 00	12 45	45

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
586	Philadelphia—Belmont Building and Loan.	1	195	189	384	\$36 00	\$39 14	\$3 14
		2	17	18	35	30 00	32 35	2 35
		3	26	29	55	24 00	25 56	1 56
		4	59	28	87	18 00	18 89	89
		5	196	35	231	12 00	12 41	41
		6	157	45	202	9 00	9 24	24
		7	152	...	152	6 00	6 11	11
		8	91	5	96	3 00	3 03	03
587	Belrose Building and Loan.	2	5	23	28	132 00	193 23	61 23
		3	10	17	27	120 00	170 61	50 61
		4	9	11	20	108 00	149 27	41 27
		5	14	8	22	96 00	129 07	33 07
		6	46½	16½	63	84 00	110 08	26 08
		7	62	27½	89½	72 00	92 24	20 24
		8	106½	60½	166½	60 00	75 60	15 60
		9	54	18½	72½	48 00	59 05	11 05
		10	168½	81½	250	36 00	43 30	7 30
		11	150	15½	165½	24 00	28 02	4 02
		12	292½	48	340½	12 00	13 35	1 35
	588	Philadelphia—Ben Franklin B'd'g & Loan.	10	2½	16½	19	132 00	191 56	59 56
		11	5	4	9	120 00	166 21	46 21
		12	20	5	25	108 00	145 16	37 16
		13	3	8	11	96 00	126 75	30 75
		14	5	26	31	84 00	108 08	24 08
		15	8	8	16	72 00	90 31	18 31
		16	33	0	33	60 00	72 95	12 95
		17	96½	12½	112	48 00	55 15	7 15
		18	39	0	39	36 00	40 09	4 09
		19	86	25	111	24 00	25 99	1 99
		20	153½	51½	205	12 00	12 31	31
		21	19	6	25	6 00	6 14	14
589	Berean Building and Loan.	1	115½	53½	169	48 00	56 33	8 33
		2	29	40½	69½	36 00	40 71	4 71
		3	221½	14½	236½	24 00	26 09	2 09
		4	1401	20½	1421½	18 00	19 18	1 18
		5	60	...	60	12 00	12 52	52

TABLE III—*Number and Value of Shares, by Series, in certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County.—Continued.</i>							
589	Philadelphia—Berean Building and Loan, . .	6	70½	7½	78	\$6 00	\$6 13	\$0 13
590	Best Plan Building and Loan,	1	308½	27	335½	36 00	39 64	3 64
		2	15	5	20	30 00	32 53	2 53
		3	152	12	164	24 00	25 62	1 62
		4	43	5½	48½	18 00	18 91	91
		5	127½	20½	148	12 00	12 40	40
		6	80	6½	86½	6 00	6 10	10
591	Bi-Centennial B'd'g & Loan,	1	83	34	117	108 00	140 66	32 66
		2	42	17	59	96 00	121 17	25 17
		3	114	10	124	84 00	103 03	19 03
		4	17	15	32	72 00	85 77	13 77
		5	161	45	206	60 00	69 40	9 40
		6	69	6	75	48 00	53 89	5 89
		7	54	54	108	36 00	39 26	3 26
		8	57	51	108	24 00	25 42	1 42
		9	253	77	330	12 00	12 35	35
592	Blucher Building, No. 3, . .	3	10	10	20	132 00	182 32	50 32
		4	21	11	32	120 00	160 32	40 32
		5	19	5	24	108 00	139 39	31 39
		6	21	16	37	96 00	119 67	23 67
		7	38	18	56	84 00	101 36	17 36
		8	21	15	36	72 00	84 23	12 23
		9	44½	23½	68	60 00	68 27	8 27
		10	47	29	76	48 00	53 38	5 38
		11	66	27	93	36 00	39 28	3 28
		12	115½	29½	145	24 00	25 47	1 47
		13	104	25	129	12 00	12 36	36
593	Blucher Building, No. 4, . .	2	. . .	118½	118½	132 00	188 67	56 67
		3	53	63	116	120 00	166 83	46 83
		4	142	31½	173½	108 00	145 93	37 93
		5	103	21½	124½	96 00	125 97	29 97
		6	132	38½	170½	84 00	106 94	22 94
		7	61	50	111	72 00	88 86	16 86
		8	143	81½	224½	60 00	71 70	11 70
		9	292	123½	415½	48 00	55 49	7 49
		10	258½	86	344½	36 00	1	4 21

TABLE III—*Number and Value of Shares, by Series, of Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
593	Philadelphia—Blucher Building, No. 4, . .	11	375	81	456	\$24 00	\$25 87	\$1 87
		12	373	221	594	12 00	12 47	47
594	Blucher Building, No. 5, . .	1	103	161	264	132 00	190 94	58 94
		2	4	9	13	120 00	168 71	48 71
		3	. . . .	23	23	108 00	147 45	39 45
		4	. . . .	44	44	96 00	127 16	31 16
		5	25	. . . .	25	84 00	107 86	23 86
		6	29	40	69	72 00	89 54	17 54
		7	57	9	66	60 00	72 17	12 17
		8	86	36	122	48 00	55 79	7 79
		9	160	75	235	36 00	40 38	4 38
		10	154	59	213	24 00	25 94	1 94
		11	342	62	404	12 00	12 48	48
596	Bouvier Building and Loan,,	1	a 326½	b 25½	352	24 00	25 20	1 20
		2	122½	6½	129	18 00	18 60	60
		3	153	9	162	12 00	12 24	24
		4	64	5	69	6 00	6 06	06
597	Bridesburg Building,	25	53½	14½	68	132 00	190 90	58 90
		26	32½	20½	53	126 00	178 95	52 95
		27	40½	40½	81	120 00	167 91	47 91
		28	57½	36½	94	114 00	156 99	42 99
		29	1½	28½	30	108 00	146 25	38 25
		30	33½	45½	79	102 00	139 95	33 95
		31	20½	51½	72	96 00	125 64	29 64
		32	33	79	112	90 00	116 08	26 08
		33	73½	43½	117	84 00	106 47	22 47
		34	56½	48½	105	78 00	97 40	19 40
		35	16	31	47	72 00	88 19	16 19
		36	89	37	126	66 00	79 53	13 53
		37	71	60	131	60 00	70 86	10 86
		38	4	29	33	54 00	62 56	8 56
		39	168½	50½	219	48 00	54 49	6 49
		40	132	21	153	42 00	47 00	5 00
		41	5	58	63	36 00	39 76	3 76

a Including shares pledged for stock loans.
b Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
597	Philadelphia—Bridesburg Building,	42	71½	70½	142	\$30 00	\$32 72	\$2 72
		43	9½	105½	115	24 00	25 74	1 74
		44	124	170	294	18 00	19 00	1 00
		45	100	107	207	12 00	12 57	57
		46	85	127	212	6 00	6 22	22
598	Bridesburg Perpetual Building, .	23	177	48	225	132 00	193 96	61 96
		24	104½	51	155½	126 00	181 58	55 58
		25	209½	60½	270	120 00	169 69	49 69
		26	32	31½	66½	114 00	158 51	44 51
		27	119	66	185	108 00	147 50	39 50
		28	112	41½	153½	102 00	137 04	35 04
		29	46½	56½	103	96 00	126 78	30 78
		30	45	42½	87½	90 00	116 76	26 76
		31	67	92	159	84 00	107 02	23 02
		32	101	33	134	78 00	97 61	19 61
		33	269½	43½	313	72 00	88 59	16 59
		34	219½	58	277½	66 00	79 75	13 75
		35	105	199	304	60 00	71 22	11 22
		36	5½	55½	61	54 00	63 00	9 00
		37	1	87	88	48 00	55 01	7 01
		38	3	77	80	42 00	47 30	5 30
		39	457	146½	603½	36 00	39 83	3 83
		40	43	97	140	30 00	32 61	2 61
		41	179½	148½	328	24 00	25 65	1 65
		42	223½	145	368½	18 00	18 91	91
		43	290	129	419	12 00	12 40	40
		44	178½	138	316½	6 00	6 10	10
599	Building and Loan, No. 90, . .	1	371¾	90½	461½	48 00	54 08	6 08
		2	64	13	77	36 00	39 42	3 42
		3	91½	35½	127½	24 00	25 52	1 52
		4	99½	21½	121	12 00	12 38	38
600	Building and Loan, No. 155, .	1	668¾	116¾	784½	36 00	38 96	2 96
		2	141	55½	196½	12 00	12 33	33
601	Bulletin Building,	1	122	71	193	132 00	186 60	54 60
		2	5	25	30	120 00	165 12	45 12
		3	38	7	45	108 00	144 56	36 56

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
601	Philadelphia County—Continued.								
	Philadelphia—Bulletin Building,	4	7	20	27	\$96 00	\$124 88	\$28 88	
		5	17½	10	27½	84 00	106 07	22 07	
		6	81	34	115	72 00	88 25	16 25	
		7	23	11	34	60 00	71 28	11 28	
		8	79	32	111	48 00	55 22	7 22	
		9	70	107	177	36 00	40 06	4 06	
		10	128½	39½	168	24 00	25 80	1 80	
		11	185	52½	237½	12 00	12 45	45	
	602	Bush Hill Building, No. 1, . .	5	18	48	66	132 00	197 50	65 50
			6	23	31	54	120 00	172 64	52 64
		7	52	60	112	108 00	149 44	41 44	
		8	30	22	52	96 00	127 68	31 68	
		9	73	34	107	84 00	107 54	23 54	
		10	141	44	185	72 00	88 74	16 74	
		11	198	64	262	60 00	71 14	11 14	
		12	220	11	231	48 00	54 84	6 84	
		13	151	146	297	36 00	39 61	3 61	
		14	163	88	251	24 00	25 47	1 47	
		15	230	103	333	12 00	12 36	36	
603	Bush Hill Building, No. 2, . .	10	55	83	138	120 00	177 33	57 33	
		11	77	175	252	108 00	152 72	44 72	
		12	103	188	291	96 00	129 84	33 84	
		13	161	146	307	84 00	108 52	24 52	
		14	179	121	300	72 00	88 98	16 98	
		15	235	172	407	60 00	71 43	11 43	
		16	320	48	368	48 00	54 98	6 98	
		17	337	210	547	36 00	39 79	3 79	
		18	421	256	677	24 00	25 67	1 67	
		19	611	418	1,029	12 00	12 42	42	
	604	Bush Hill Building, No. 3, . .	1	275½	87½	363	84 00	101 64	17 64
		2	78	51	129	72 00	84 96	12 96	
		3	45½	32½	78	60 00	69 00	9 00	
		4	105	39	144	48 00	53 76	5 76	
		5	129½	19½	149	36 00	39 24	3 24	
		6	105½	103½	209	24 00	25 44	1 44	
		7	239	48	287	12 00	12 36	36	

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
605	Philadelphia—Cable Building and Loan, . . .	4	74	5	79	\$132 00	\$189 80	\$57 80
		5	3	14	17	120 00	167 77	47 77
		6	a	a	a	a	a	a
		7	2	. . . .	2	96 00	126 57	30 57
		8	. . . .	10	10	84 00	197 40	23 40
		9	13	10	23	72 00	89 19	17 19
		10	17½	20	37½	60 00	71 93	11 93
		11	12	35½	47½	48 00	55 64	7 64
		12	65	41	106	36 00	40 29	4 29
		13	92	54½	146½	24 00	25 91	1 91
		14	110	2½	112½	12 00	12 47	47
606	Cadwalader Building, b	146	958	1,104	12 00	13 42	1 42	
					24 00	27 28½	3 28½	
					36 00	41 42	5 42	
					48 00	56 41	8 41	
					60 00	72 67	12 67	
					72 00	90 03	18 03	
607	Caledonian Building No. 2, . .	12	7	9	16	132 00	190 90	58 90
		13	17	. . . .	17	120 00	167 13	47 13
		14	31	4	35	108 00	145 18	37 18
		15	31	7	38	96 00	124 55	28 55
		16	75	17	92	84 00	105 30	21 30
		17	75	16	91	72 00	87 24	15 24
		18	25	7	32	60 00	70 48	10 48
		19	24½	6½	31	48 00	54 53	6 53
		20	35	8	43	36 00	39 58	3 58
		21	84½	32½	117	24 00	25 54	1 54
		22	21½	141½	163	12 00	12 39	39
608	Canstatter Building,	1	132	152	284	96 00	126 08	30 08
		2	110	164	274	84 00	107 03	23 03
		3	157	80	237	72 60	88 93	16 93
		4	203	37	240	60 00	71 75	11 75

a Series withdrawn before maturity.

b Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
608	Philadelphia—Canstatter Building,	5	193	63	256	\$48 00	\$55 52	\$7 52
		6	279	63	342	36 00	40 23	4 23
		7	450	133	583	24 00	25 88	1 88
		8	397	60	457	12 00	12 47	47
609	Carpet and Hosiery B. and L.	1	5	. . . .	5	132 00	181 86	49 86
		2	. . . .	7	7	126 00	171 99	45 99
		3	a	a	a	a	a	a
		4	a	a	a	a	a	a
		5	. . . .	12	12	108 00	138 10	30 10
		6	a	a	a	a	a	a
		7	5	. . . .	5	96 00	119 97	23 97
		8	a	a	a	a	a	a
		9	. . . .	5	5	84 00	101 64	17 64
		10	8 $\frac{3}{4}$	11 $\frac{1}{4}$	20	78 00	93 21	15 21
		11	15	5	20	72 00	84 96	12 96
		12	10	. . . .	10	66 00	76 89	10 89
		13	5	. . . .	5	60 00	69 00	9 00
		14	5	. . . .	5	54 00	61 29	7 29
		15	15	12	27	48 00	53 76	5 76
		16	15	. . . .	15	42 00	46 41	4 41
		17	35	4	39	36 00	39 24	3 24
		18	2	. . . .	2	30 00	32 25	2 25
		19	59 $\frac{1}{4}$	13 $\frac{3}{4}$	73	24 00	25 44	1 44
		20	7	1	8	18 00	18 81	81
		21	55	. . . .	55	12 00	12 36	36
		22	7	3	10	6 00	6 09	09
610	Cedar Building,	1	550 $\frac{1}{2}$	79	629 $\frac{1}{2}$	60 00	67 95	7 95
		2	104	55 $\frac{1}{4}$	159 $\frac{1}{4}$	48 00	53 08	5 08
		3	106 $\frac{1}{2}$	103 $\frac{1}{2}$	210	36 00	38 86	2 86
		4	45	19	64	24 00	25 28	1 28
		5	27 $\frac{1}{2}$	36	63 $\frac{1}{2}$	12 00	12 32	32
611	Centennial Building and Loan,	16	18 $\frac{3}{4}$	9 $\frac{1}{4}$	28	132 00	195 10	63 10
		17	17	. . . .	17	126 00	133 42	57 42
		18	4	. . . .	4	120 00	171 21	51 21

a Series withdrawn before maturity.

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Number of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
611	Philadelphia County—Continued. Philadelphia—Centennial Building and Loan.	19	1	1	\$114 00	\$159 45	\$45 45
	20	a	a	a	a	a	a	
	21	a	a	a	a	a	a	
	22	7	. . . .	7	96 00	126 85	30 85
	23	3	. . . .	3	90 00	116 68	26 68
	24	5	. . . .	5	84 00	106 84	22 84
	25	a	a	a	a	a	a	
	26	5	6	11	72 00	88 06	16 06	
	27	. . . .	30	30	66 00	79 06	13 06
	28	33½	3½	37	60 00	70 35	10 35	
	29	10	2	12	54 00	61 87	7 87	
	30	10	. . . .	10	48 00	54 00	6 00
	31	4½	½	5	42 00	46 49	4 49	
	32	9	17	26	36 00	39 15	3 15	
	33	39	16	55	30 00	32 11	2 11	
	34	21	1	22	24 00	25 23	1 23	
	35	26	. . . .	26	18 00	18 73	73
	36	21	. . . .	21	12 00	12 31	31
	37	13	. . . .	13	6 00	6 08	08
612	Century Building and Loan,	1	a	a	211	60 00	69 46	9 46
	2	a	a	144	48 00	54 05	6 05	
	3	a	a	49	36 00	39 38	3 38	
	4	a	a	41	24 00	25 51	1 51	
	5	a	a	65½	12 00	12 38	38	
613	Charles Carroll Building No.1,	1	288	260½	548½	108 00	137 87	29 87
	2	37	20	57	60 00	69 22	9 22	
	3	5	54	59	48 00	53 90	5 90	
	4	50½	41	91½	36 00	39 22	3 22	
	5	111	47½	158½	24 00	25 47	1 47	
	6	123	34½	157½	12 00	12 37	37	
614	Charles Carroll Building, No.2,	1	305½	113½	419	96 00	126 22	30 22
	2	47½	85½	133	36 00	40 25	4 25	
	3	33	7	40	24 00	25 88	1 88	
	4	73½	72½	146	12 00	12 47	47	

a Series withdrawn before maturity.

a Not reported.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
620	Philadelphia—Charles Clare B. and L. No. 5, b . . .		140	95	235	\$12 00	\$12 94	\$0 94
						24 00	27 04	3 04
	Charles H. Salmon, B. and L.,	1	67	80½	147½	120 00	162 18	42 18
		2	35	30	65	114 00	152 48	38 48
		3	31	41	72	108 00	142 85	34 85
		4	17½	5	22½	102 00	133 34	31 34
		5	48	46	94	96 00	123 94	27 94
		6	27	3	30	90 00	114 67	24 67
		7	19	29	48	84 00	105 58	21 58
		8	5	5	10	78 00	96 70	18 70
		9	52	41	93	72 00	88 04	16 04
		10	24	13	37	66 00	79 60	13 60
		11	10½	5½	16	60 00	71 33	11 33
		12	40	19	59	54 00	63 26	9 26
		13	53	30	83	48 00	55 37	7 37
		14	36	26	62	42 00	47 70	5 70
		15	38	35½	73½	36 00	40 20	4 20
		16	111	69½	180½	30 00	32 91	2 91
		17	84¾	81¾	166¾	24 00	25 84	1 84
		18	167	50½	217½	18 00	19 02	1 02
		19	315½	20½	336	12 00	12 45	45
621	Charles Tyrell Loan and B'ld'g,	20	149	74¾	223¾	6 00	6 11½	11½
		16	27	5	32	120 00	181 36	61 36
		17	29½	12½	42	108 00	163 20	55 20
		18	10	31	41	96 00	144 95	48 95
		19	8½	33	41½	84 00	124 88	40 88
		20	40	15½	55½	72 00	104 52	32 52
		21	36	49	85	60 00	84 51	24 51
		22	37½	23	60½	48 00	66 21	18 21
		23	74½	39½	114	36 00	47 77	11 77
		24	49½	75	124½	24 00	29 88	5 88
622	Cheltenham Hills Mutual Imp't,	25	191	38½	229½	12 00	12 75	75
		40	8	8	16	67 50	98 01	30 51
		41	16	1	17	66 00	95 13	29 13

b Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
622	Philadelphia County—Continued.							
	Philadelphia—Cheltenham Hills Mutual Imp't.	42	10	7	17	\$64 50	\$92 24	\$27 74
		43	a	a	a	a	a	a
		44	9	4	13	61 50	86 53	25 03
		45	1	22	23	60 00	83 77	23 77
		46	20	17	37	58 50	81 05	22 55
		47	6	10	16	57 00	78 30	21 30
		48	29	17	46	55 50	75 60	20 10
		49	35	18	53	54 00	72 94	18 94
		50	19	53	72	52 50	70 35	17 85
		51	. . . .	2	2	51 00	67 78	16 78
		52	51	46	97	49 50	65 23	15 73
		53	43	3	46	48 00	62 72	14 72
		54	35	50	85	46 50	60 24	13 74
		55	54	30	84	45 00	57 80	12 80
		56	13	11	24	43 50	55 40	11 90
		57	64	36	100	42 00	53 05	11 05
		58	39½	11	50½	40 50	50 71	10 21
		59	25	46	71	39 00	48 42	9 42
		60	28	20	48	37 50	46 17	8 67
		61	55	13	68	36 00	43 94	7 94
		62	78	51	129	34 50	41 75	7 25
		63	5½	5	10½	33 00	39 59	6 59
		64	22	18	40	31 50	37 48	5 98
		65	90	. . . .	90	30 00	35 40	5 40
		66	45	31	76	28 50	33 35	4 85
		67	92	19	111	27 00	31 34	4 34
		68	71	17	88	25 50	29 36	3 86
		69	154	16	170	24 00	27 39	3 39
		70	160	52	212	22 50	25 46	2 96
		71	50	28	78	21 00	23 57	2 57
		72	34	22	56	19 50	21 72	2 22
		73	147	25	172	18 00	19 87	1 87
		74	127	42	169	16 50	18 06	1 56
		75	105	24	129	15 00	16 29	1 29
	76	138	60	198	13 50	14 54	1 04	

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
622	Philadelphia—Cheltenham Hills Mutual Imp't.	77	252	21	273	\$12 00	\$12 83	\$0 83
		78	146	18	164	10 50	11 14	64
		79	132	88	220	9 00	9 47	47
		80	307	33	340	7 50	7 83	33
		81	325	77	402	6 00	6 22	22
		82	241	25	266	4 50	4 62	12
		83	390	41	431	3 00	3 06	06
		84	255	17	272	1 50	1 52	02
523	Chestnut Hill B. and L., a.	104	644	748	6 00	6 26	26	
					12 00	13 05	1 05	
					18 00	20 22	2 22	
					24 00	27 88	3 88	
					30 00	35 72	5 72	
					36 00	44 51	8 51	
					42 00	53 64	11 64	
					48 00	63 37	15 37	
624	City Hall Building and Loan.	1	257	358	615	96 00	124 30	28 30
		2	42	128	170	84 00	105 58	21 58
		3	107	74	181	72 00	87 57	15 57
		4	91	95	186	60 00	70 56	10 56
		5	125	90	215	48 00	54 61	6 61
		6	99	73	172	36 00	39 66	3 66
		7	139	108	247	24 00	25 60	1 60
		8	240	50	290	12 00	12 40	40
625	City of Homes B. and L.,	6	. . . . .	20	20	132 00	184 25	52 25
		7	44	31½	75½	120 00	163 19	43 19
		8	55	20	75	108 00	142 98	34 98
		9	116½	24½	141	96 00	123 64	27 64
		10	88½	67	155	84 00	105 16	21 16
		11	268	171½	439½	72 00	87 55	15 55
		12	314½	38½	353	60 00	70 79	10 79
		13	426½	51½	478	48 00	54 91	6 91
		14	438½	85½	524½	36 00	39 89	3 89
		15	421	122½	543½	24 00	25 73	1 73
		16	648½	133	781½	12 00	12 43	43

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
626	Philadelphia—City of Penn S., F. and L., . .	1	224½	96½	321	\$108 00	\$139 59	\$31 59
		2	30	20	50	96 00	120 96	24 96
		3	81	24½	105½	84 00	103 11	19 11
		4	150½	96¾	247	72 00	86 04	14 04
		5	69	31½	100½	60 00	69 75	9 75
		6	41	40	81	48 00	54 24	6 24
		7	111½	47¾	159½	36 00	39 51	3 51
		8	176½	109	285½	24 00	25 56	1 56
		9	148¾	83¾	232½	12 00	12 39	39
627	Cohocksink Mutual B. and L.,	12	23	25	48	120 00	171 00	51 00
		13	53	66	119	108 00	149 31	41 31
		14	30	. . . .	30	96 00	128 64	32 64
		15	51	13	64	84 00	108 99	24 99
		16	130	. . . .	130	72 00	90 36	18 36
		17	10	39	49	60 00	72 75	12 75
		18	77	31	108	48 00	56 16	8 16
		19	94	68	162	36 00	40 59	4 59
		20	114	. . . .	114	24 00	26 04	2 04
		21	130	77	207	12 00	12 51	51
		628	College Building,	1	280	33	313	36 00	37 37	1 37
2	45			14	59	11 94	11 94	. . .
630	Columbia Avenue Building, . .	6	23	43	66	132 00	190 17	58 17
		7	14	29	43	120 00	165 07	45 07
		8	9	39	48	108 00	142 59	34 59
		9	38	33	71	96 00	122 06	26 06
		10	50	49	99	84 00	102 93	18 93
		11	211	46	257	72 00	85 16	13 16
		12	201	18	219	60 00	68 64	8 64
		13	204	24	228	48 00	53 27	5 27
		14	329	88	417	36 00	38 82	2 82
		15	435	73	508	24 00	25 25	1 25
		16	404	148	552	12 00	12 34½	34½
631	Columbia Building and Loan, .	32	. . . .	1	1	144 00	175 23	31 23
		33	a	a	a	a	a	a

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares by Series, in certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
631	<i>Philadelphia County—Continued.</i>							
	Pbiladelphia—Columbia Building and Loan, .	34	a	a	a	a	a	a
		35	a	a	a	a	a	a
		36	a	a	a	a	a	a
		37	a	a	a	a	a	a
		38	a	a	a	a	a	a
		39	1	. . . .	1	\$117 00	\$135 81	\$18 81
		40	13	. . . .	13	114 00	131 48	17 48
		41	a	a	a	a	a	a
		42	a	a	a	a	a	a
		43	a	a	a	a	a	a
		44	a	a	a	a	a	a
		45	1 $\frac{1}{2}$	2 $\frac{3}{4}$	4	90 00	99 23	9 23
		46	a	a	a	a	a	a
		47	2 $\frac{2}{5}$	$\frac{1}{5}$	3	84 00	91 73	7 73
		48	5	. . . .	5	78 00	84 43	6 43
		49	a	a	a	a	a	a
		50	13 $\frac{1}{2}$	$\frac{1}{2}$	14	72 00	77 29	5 29
		51	. . . .	5	5	69 00	73 78	4 78
		52	a	a	a	a	a	a
		53	. . . .	11	11	60 00	63 37	3 37
		54	. . . .	3	3	51 00	53 31	2 31
		55	1	. . . .	1	48 00	50 01	2 01
		56	a	a	a	a	a	a
		57	a	a	a	a	a	a
		58	5	. . . .	5	36 00	37 12	1 12
		59	a	a	a	a	a	a
		60	5	. . . .	5	30 00	30 84	84
		61	a	a	a	a	a	a
		62	. . . .	7	7	24 00	24 59	59
		63	3	. . . .	3	21 00	21 49	49
		64	3	. . . .	3	18 00	18 39	39
		65	a	a	a	a	a	a
		66	5	. . . .	5	12 00	12 19	19
		67	8	. . . .	8	9 00	9 11	11
		68	7	. . . .	7	6 00	6 05	05

a Series withdrawn before maturity

TABLE III—*Number and Value of Shares, by Series, in certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County.—Continued.</i>							
632	Columbus B'd'g and Loan, . .	1	310½	37½	348	\$24 00	\$25 26	\$1 26
		2	59	3	62	18 00	18 71	71
		3	30	0	30	12 00	12 32	32
		4	48½	6½	55	6 00	6 08	08
633	Combination B. & L., No. , a . . .		391½	275½	667	12 00	12 32	32
						24 00	26 48	2 48
						36 00	40 55	4 55
						48 00	55 72	7 72
						60 00	71 54	11 54
634	Combination B. & L. No. 5, a . . .		846½	119	966½	12 00	12 05	05
						24 00	24 95	95
635	Commercial B'd and Loan, .	1	151½	26½	178	33 00	35 25	2 25
		2	30	. . . .	30	30 00	31 87	1 87
		3	72½	8½	81	24 00	25 20	1 20
		4	30	18	48	21 00	21 91	91
		5	60	3	63	18 00	18 67	67
		6	36	. . . .	36	15 00	15 46	46
		7	53	. . . .	53	12 00	12 30	30
		8	44	. . . .	44	9 00	9 16	16
		9	36	1½	37½	6 00	6 07	07
		10	60	. . . .	60	3 00	3 02	02
636	Commodore Stewart B. & L.,	1	358	42	400	12 00	12 09½	09½
		2	90½	2½	93	6 00	6 02½	02½
637	Concord Building and Loan, .	10	3	10	13	132 00	186 97	54 97
		11	13	18	31	120 00	164 87	44 87
		12	6	14	20	108 00	144 66	36 66
		13	3	4	7	96 00	125 44	29 44
		14	35	58	93	84 00	106 45	22 45
		15	3	13	16	72 00	89 54	17 54
		16	19	7	26	60 00	72 69	12 69
		17	23	. . . .	23	48 00	56 55	8 55
		18	99½	37½	136½	36 00	40 75	4 75
		19	86	19	105	24 00	25 97	1 97

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County.—Continued.</i>							
637	Philadelphia—Concord Building and Loan, .	20	197	27½	224½	\$12 00	\$12 43	\$0 43
		21	38	4	42	6 00	6 30	0 30
638	Consolidation Building, a		171	572	743	12 00	12 79	79
						24 00	25 83	1 83
						36 00	39 34	3 34
						48 00	53 69	5 69
						60 00	68 72	8 72
						72 00	84 36	12 36
						84 00	100 92	16 92
639	Constitutional Building,	1	496	77	573	48 00	54 21	6 21
		2	192	35	227	36 00	39 52	3 52
		3	418	85	503	24 00	25 58	1 58
		4	425	109	534	12 00	12 41	41
						96 00	118 43	22 43
641	Corinthian Building and Loan.	8	10	5	15	108 00	147 02	39 02
		9	43	4	47	96 00	126 86	30 86
		10	14		14	84 00	107 66	23 66
		11	58	5	63	72 00	89 42	17 42
		12	115	38	153	60 00	72 13	12 13
		13	137	55	192	48 00	55 79	7 79
		14	127	77	204	36 00	40 42	4 42
		15	374	36	410	24 00	25 99	1 99
		16	744	84	828	12 00	12 52	52
642	Crescent Building and Loan, .	1	349½	106	455½	36 00	39 13½	3 13½
		2	118½	10½	129	24 00	25 46½	1 46½
		3	371	11	382	12 00	12 44½	44½
643	Cumberland B. and L., No. 1.	8		48	48	144 00	197 82	53 82
		9	114	48½	162½	132 00	177 22	45 22
		10	66	40	106	120 00	157 38	37 38
		11	53	20	73	108 00	138 27	30 27
		12	108½	115½	224	96 00	119 92	23 92
		13	77	73	150	84 00	102 31	18 31
		14	80	6	86	72 00	85 45	13 45
		15	138	27	165	60 00	69 34	9 34

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
643	Philadelphia—Cumberland B. and L., No. 1,	16	191	34½	225½	\$48 00	\$53 98	\$5 98
		17	111	54	165	36 00	39 36	3 36
		18	173½	9½	183	24 00	25 49	1 49
		19	133	221	354	12 00	12 37	37
644	Cumberland B. and L., No. 2,	8	a	a	126½	132 00	191 92	59 92
		9	a	a	67½	120 00	169 52	49 52
		10	a	a	145	108 00	148 11	40 11
		11	a	a	98	96 00	127 69	31 69
		12	a	a	113	84 00	108 27	24 27
		13	a	a	40	72 00	89 83	17 83
		14	a	a	125½	60 00	72 38	12 38
		15	a	a	74	48 00	55 92	7 92
		16	a	a	86½	36 00	40 46	4 46
		17	a	a	118½	24 00	25 98	1 98
645	Daniel O'Connell Building, a . . .	18	a	a	141½	12 00	12 49	49
			261½	797½	1,059	12 00	12 93	93
						24 00	26 55	2 55
						36 00	40 77	4 77
						48 00	56 06	8 06
646	Dauphin Building,					60 00	72 37	12 37
						72 00	90 68½	18 68½
		1	54	18	72	108 00	137 16	29 16
		2	57	21	78	96 00	119 04	23 04
		3	33	36	69	84 00	101 64	17 64
		4	88	42	130	72 00	84 96	12 96
		5	40	10	50	66 00	76 89	10 89
		6	160	32	192	60 00	69 00	9 00
		7	128	35	163	48 00	53 76	5 76
		8	315	62	377	36 00	39 24	3 24
647	David Smyth Loan & Building,	9	528	112	640	24 00	25 44	1 44
		10	518	179	697	12 00	12 36	36
		5	. . . .	16	16	132 00	183 12	51 12
		6	50	20	70	120 00	161 54	41 54

a Not reported.

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
647	Philadelphia—David Smyth L. and Building,	7	30	12	42	\$108 00	\$139 49	\$31 49
		8	46½	75½	122	96 00	121 50	25 50
		9	55¾	65	120¾	84 00	103 04	19 04
		10	156	42½	198½	72 00	85 74	13 74
		11	119	83	202	60 00	68 99	8 99
		12	347½	64½	412	48 00	53 32	5 32
		13	286½	47½	333½	36 00	38 74	2 74
		14	242½	40½	283	24 00	24 99	99
		15	346½	31	377½	12 00	12 22	22
649	Delaware Building, a		216	311	527	12 00	12 24	24
						24 00	25 12	1 12
						36 00	38 59	2 59
						48 00	52 54	4 54
						60 00	67 00	7 00
						72 00	82 30	10 30
						84 00	98 63	14 63
						96 00	115 76	19 76
						108 00	133 79	25 79
650	Delaware River Bldg. & Loan,	11	13	3	16	120 00	177 32	57 32
		12	23½	19½	43	108 00	152 61	44 61
		13	12	23	35	96 00	129 99	33 99
		14	15	12	27	84 00	109 59	25 59
		15	39	5	44	72 00	89 73	17 73
		16	86¾	28½	115	60 00	73 11	13 11
		17	72½	36½	108½	48 00	57 24	9 24
		18	118¾	31½	150	36 00	41 88	5 88
		19	120	38½	158½	24 00	26 60	2 60
		20	95½	3½	99	12 00	12 67	67
651	Diamond Building and Loan, .	1	a	a	221	36 00	38 49	2 49
		2	a	a	148	30 00	31 73	1 73
		3	a	a	54	24 00	25 11	1 11
		4	a	a	11	18 00	18 64	64
		5	a	a	28	15 00	15 43	43
		6	a	a	25	9 00	9 15	15

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

a Not reported.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
652	Philadelphia County—Continued.								
	Philadelphia—Dickerson Building, No. 4, . .	1	138	70	208	\$120 00	\$163 63	\$43 63	
		2	5	16	21	114 00	153 36	39 36	
		3	40	6	46	108 00	143 31	35 31	
		4	b	b	b	b	b	b	
		5	53	35	88	96 00	123 87	27 87	
		6	4	21	25	90 00	114 47	24 47	
		7	47	18	65	84 00	105 30	21 30	
		8	8	25	33	78 00	96 35	18 35	
		9	56	27	83	72 00	87 62	15 62	
		10	100	38	138	66 00	79 11	13 11	
		11	100	55	155	60 00	70 81	10 81	
		12	80	49	129	54 00	62 74	8 74	
		13	70	58	128	48 00	54 89	6 89	
		14	96	35	131	42 00	47 26	5 26	
		15	264	53	317	36 00	39 85	3 85	
		16	176	93	269	30 00	32 66	2 66	
		17	281	43	324	24 00	25 69	1 69	
		18	198	43	241	18 00	18 94	94	
		19	496	104	600	12 00	12 41	41	
	20	318	50	368	6 00	6 10	10		
653	Dime Building,	1	616½	63½	380	24 00	24 92	92	
		2	97	21	118	12 00	12 23	23	
654	Disston B. and L., No. 2, . .	3	. . . .	5	5	120 00	161 02	41 02
		4	37	4	41	108 00	141 02	33 02	
		5	20	. . . .	20	96 00	122 06	26 06
		6	2	33	35	84 00	103 63	19 63	
		7	27	14	41	72 00	86 43	14 43	
		8	99¾	67¾	167½	60 00	69 99	9 99	
		9	45	34	79	48 00	54 54	6 54	
		10	126¾	14¾	141	36 00	39 73	3 73	
		11	109	25	134	24 00	25 83	1 83	
		12	196	9	205	12 00	12 57	57	
	655	Dry Dock Series Building, . .	1	74	68	142	108 00	134 73	26 73
			2	a	a	a	a	a	a

b Series withdrawn before maturity.
a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
655	Philadelphia County—Continued.								
	Philadelphia—Dry Dock Series Building. . .	3	a	a	a	a	a	a	
		4	a	a	a	a	a	a	
		5	21	36	57	\$84 00	\$97 23	\$13 23	
		6	5	12	17	78 00	89 41	11 41	
		7	a	a	a	a	a	a	
		8	5	. . . .	5	66 00	74 16	8 16
		9	10	13	23	60 00	66 00	6 00	
		10	a	a	a	a	a	a	
		11	a	a	a	a	a	a	
		12	4½	½	5	42 00	44 94	2 94	
		13	4½	10½	15	36 00	38 16	2 16	
		14	76	7	83	30 00	31 50	1 50	
		15	51	11	62	24 00	24 96	96	
		16	101	42	143	18 00	18 54	54	
		17	241½	11½	253	12 00	12 24	24	
		18	134	18	152	6 00	6 06	06	
	656	East End Building and Loan, .	4	2	10	12	132 00	188 48	56 48
		5	5	. . . .	5	120 00	165 99	45 99
		6	1	2	3	108 00	145 25	37 25	
		7	. . . .	16	16	96 00	125 43	29 43
		8	5	6	11	84 00	106 53	22 53	
		9	22	23	45	72 00	88 55	16 55	
		10	26	10	36	60 00	71 49	11 49	
		11	62	. . . .	62	48 00	55 36	7 36
		12	41	13	54	36 00	40 14	4 14	
		13	104	3	107	24 00	25 84	1 84	
		14	92	7	99	12 00	12 46	46	
657		East Park Building and Loan,	1	232¼	21¼	254	48 00	53 96	5 96
			2	88¼	14¼	103	42 00	46 51	4 51
			3	44	11	55	36 00	39 29	3 29
		4	46½	28½	75	30 00	32 25	2 25	
		5	37¼	29¼	67	24 00	25 44	1 44	
		6	74¼	14¼	89	18 00	18 81	81	
		7	91¼	6¼	98	12 00	12 36	36	
		8	48	18	66	6 00	6 09	09	

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
658	Philadelphia County—Continued.								
	Philadelphia—Economy Building and Loan, .	14	. . . .	5	5	\$120 00	\$162 07	\$42 07
		15	9	15	24	108 00	143 80	35 80	
		16	a	a	a	a	a	a	
		17	. . . .	28	28	96 00	122 56	26 56
		18	1	11	12	90 00	112 82	22 82	
		19	11½	1½	13	84 00	102 92	18 92	
		20	a	a	a	a	a	a	
		21	11½	3½	15	72 00	85 60	13 60	
		22	22	5	27	66 00	77 29	11 29	
		23	22	3	25	60 00	69 50	9 50	
		24	67½	2½	70	40 00	54 09	6 09	
		25	34	3½	37½	42 00	47 11	5 11	
		26	96½	16½	113	36 00	39 78	3 78	
		27	51	11½	62½	30 00	32 65	2 65	
		28	107	12	119	24 00	25 93	1 93	
		29	100	20	120	18 00	19 10	1 10	
		30	88	9	97	12 00	12 53	53	
		31	83	8	91	6 00	6 30	30	
	659	Economy Building, No. 1, . . .	1	436	108	544	60 00	67 08	7 08
			2	92	33	125	48 00	52 64	4 64
			3	239	100	339	36 00	38 57	2 57
			4	232	51	283	24 00	25 16	1 16
			5	266	51	317	12 00	12 33	33
	660	Eintracht Building,	1	29	9	38	120 00	157 49	37 49
			2	5	15	20	108 00	140 84	32 84
			3	31	9	40	102 00	130 80	28 80
			4	8	8	96 00	120 76	24 76
			5	a	a	a	a	a	a
			6	27	18	45	84 00	102 01	18 01
			7	13	13	78 00	93 33	15 33
		8	57	23	80	72 00	84 65	12 65	
		9	40	. . . .	40	66 00	76 82	10 82
		10	53	12	65	60 00	68 38	8 38	
		11	33	1	34	54 00	60 48	6 48	

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
660	Philadelphia County—Continued.								
	Philadelphia—Eintracht Building.	12	34	33	67	\$48 00	\$53 05	\$5 05	
		13	33	12	45	42 00	45 76	3 76	
		14	80	3	83	36 00	38 71	2 71	
		15	23	19	42	30 00	31 86	1 86	
		16	97	34	131	24 00	25 08	1 08	
		17	136	33	169	18 00	18 68	68	
		18	137	23	160	12 00	12 24	24	
		19	123	11	134	6 00	6 10	10	
	661	Eleventh Ward Series B'ld'g,	1	56	56	132 00	175 56	43 56
			2	1	14	15	126 00	165 69	39 69
			3	8	9	17	120 00	156 00	36 00
			4	7	7	114 00	146 49	32 49
			5	7	18	25	108 00	137 16	29 16
			6	4	4	102 00	123 01	26 01
			7	15	15	96 00	115 20	19 20
			8	15	15	90 00	106 87	16 87
			9	10	29	39	84 00	98 70	14 70
			10	5	5	78 00	90 68	12 68
			11	7	20	27	72 00	82 80	10 80
			12	12	5	17	66 00	75 07	9 07
			13	32	17	49	60 00	67 50	7 50
		14	20	21	41	54 00	60 07	6 07	
		15	75½	28½	104	48 00	52 80	4 80	
		16	5	. . . .	5	42 00	45 67	3 67
		17	31	37	68	36 00	38 70	2 70	
		18	46	11	57	30 00	31 87	1 87	
		19	90	. . . .	90	24 00	25 20	1 20
		20	34	16	50	18 00	18 67	67	
		21	161	56	217	12 00	12 30	30	
662		Elm Building.	22	63½	90½	154	6 00	6 07	07
		1	250	148	398	84 00	105 11	21 11	
		2	29½	½	30	72 00	87 51	15 51	
		3	54	19	73	60 00	70 77	10 77	
		4	84	45	129	48 00	54 89	6 89	
		5	136	13	149	36 00	39 87	3 87	
		6		19	72	24 00	25 72	1 72	

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
662	Philadelphia—Elm Building.	7	125	74	199	\$12 00	\$12 43	\$0 43
663	Elm Tree Building and Loan,	9	33	. . . .	33	132 00	189 62	57 62
		10	70½	13	83½	120 00	166 46	46 46
		11	15	7	22	108 00	145 18	37 18
		12	40	. . . .	40	96 00	124 84	23 84
		13	13	18½	31½	84 00	106 02	22 02
		14	34½	31½	65½	72 00	88 23	16 23
		15	93	5	98	60 00	70 55	10 55
		16	17½	37½	55½	48 00	54 56	6 56
		17	92	35½	127½	36 00	39 43	3 43
		18	178½	38½	217	24 00	25 60	1 60
		19	82	76	158	12 00	12 49	49
664	Elmwood Building and Loan, .	1	79	8	87	72 00	88 32	16 32
		2	3	12	15	64 00	77 55	13 55
		3	23	16	39	58 00	69 51	11 51
		4	15	7	22	52 00	61 56	9 56
		5	24	3	27	46 00	53 60	7 60
		6	. . . .	5	5	40 00	45 79	5 79
		7	27	20	47	34 00	38 17	4 17
		8	25	6	31	28 00	30 81	2 81
		9	24	18	42	22 00	23 70	1 70
		10	4½	35½	40	16 00	16 90	90
		11	60½	20	80½	10 00	10 35	35
		12	28	5	33	4 00	4 06	06
665	Emerald Building, a . . . . .	. . .	671½	233½	904½	12 00	12 42	42
						24 00	25 79	1 79
						36 00	39 97	3 97
						48 00	55 27	7 27
666	Emmet Building & Loan, No. 1,	1	433	261½	694½	96 00	123 84	27 84
		2	119½	68½	188	84 00	105 93	21 93
		3	186	73	259	72 00	88 26	16 26
		4	118½	79½	198	60 00	71 71	11 71
		5	180½	103½	284½	48 00	55 97	7 97
		6	303	83	386	36 00	40 61	4 61

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III.—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Philadelphia County—Continued.								
666	Philadelphia—Emmet B. and Loan, No. 1, .	7	160 $\frac{3}{4}$	74 $\frac{1}{4}$	235	\$24 00	\$26 30	\$2 30
		8	268	94 $\frac{1}{4}$	362 $\frac{3}{4}$	12 00	12 88	88
667	Emmet Building & Loan, No. 2.	1	415 $\frac{1}{4}$	72 $\frac{1}{4}$	487 $\frac{1}{2}$	36 00	39 89	3 89
		2	68	6	74	30 00	32 92	2 92
		3	180 $\frac{1}{2}$	21 $\frac{1}{2}$	202	24 00	26 11	2 11
		4	198 $\frac{1}{4}$	16 $\frac{3}{4}$	215	18 00	19 29	1 29
		5	220 $\frac{1}{2}$	50 $\frac{1}{2}$	271	12 00	12 84	84
		6	129 $\frac{1}{2}$	6 $\frac{1}{2}$	136	6 00	6 21	21
668	Empire Building and Loan, . .	11	3 $\frac{1}{2}$	6 $\frac{1}{2}$	10	132 00	192 92	60 92
		12	11 $\frac{3}{4}$	8 $\frac{1}{4}$	20	120 00	171 10	51 10
		13	2 $\frac{5}{8}$	7 $\frac{3}{8}$	10	108 00	149 50	41 50
		14	27 $\frac{1}{4}$	$\frac{3}{4}$	28	96 00	129 08	33 08
		15	b	b	b	b	b	b
		16	11 $\frac{7}{8}$	8 $\frac{1}{8}$	20	72 00	91 78	19 78
		17	25	. . . .	25	60 00	74 10	14 10
		18	53 $\frac{1}{4}$	6 $\frac{1}{4}$	60	48 00	57 36	9 36
		19	3	18 $\frac{1}{2}$	21 $\frac{1}{2}$	36 00	41 37	5 37
		20	43	17	60	24 00	25 97	1 97
		21	69 $\frac{1}{4}$	17 $\frac{1}{4}$	86 $\frac{1}{2}$	12 00	12 48	48
669	Energetic Building,	8	. . . .	5	5	132 00	184 56	52 56
		9	a	a	a	a	a	a
		10	60	. . . .	60	108 00	142 39	34 39
		11	28	2	30	96 00	122 89	26 89
		12	35	23	58	84 00	104 38	20 38
		13	24	29	53	72 00	86 98	14 98
		14	45	40	85	60 00	70 32	10 32
		15	59	39	98	48 00	54 77	6 77
		16	94 $\frac{3}{4}$	9 $\frac{1}{4}$	109	36 00	39 91	3 91
		17	88	. . . .	88	24 00	25 94	1 94
		18	117	64	181	12 00	12 54	54
670	Equitable Building and Loan,	1	622 $\frac{1}{2}$	675 $\frac{1}{2}$	1,298	30 00	36 46	6 46
		2	6 $\frac{1}{2}$	77 $\frac{1}{2}$	84	24 00	28 15	4 15
		3	61	49	110	18 00	20 34	2 34
		4	78 $\frac{1}{4}$	10 $\frac{3}{4}$	89	12 00	13 04	1 04

b Series withdrawn before maturity.

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Assoc'ation number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
670	Philadelphia—Equitable Building and Loan,	5	63½	61½	125	\$9 00	\$9 62	\$0 62
		6	50	2	52	6 00	6 27	27
		7	63	10	73	3 00	3 07	07
671	Erie Building, b	402	243	645	12 00	12 03	03	
					24 00	25 12	1 12	
					36 00	39 15	3 15	
					48 00	54 17	6 17	
					60 00	70 70	10 70	
					72 00	87 74	15 74	
					84 00	106 04	22 04	
672	Erin Building, b	447½	702½	1,149½	12 00	13 55	1 55	
					24 00	27 00	3 00	
					36 00	41 55	5 55	
					48 00	56 85	8 85	
					60 00	72 63	12 63	
					72 00	89 39	17 39	
					84 00	107 43	23 43	
					96 00	125 84	29 84	
					108 00	146 04	38 04	
					120 00	167 18	47 18	
673	Essington-Carbondale B. & L.,	1	288½	13½	302	12 00	12 31½	31½
		2	159	6½	165½	6 00	6 07½	07½
674	E. T. Tyson B. and L.,	1	72½	145½	218	132 00	196 13	64 13
		2	22	27	49	126 00	184 43	58 43
		3	32	21	53	120 00	173 00	53 00
		4	11	6	17	114 00	161 83	47 83
		5	54½	42½	97	108 00	150 93	42 93
		6	7	10	17	102 00	140 29	38 29
		7	32½	27½	60	96 00	129 92	33 92
		8	27½	11½	39	90 00	119 81	29 81
		9	15½	33	48½	84 00	109 97	25 97
		10	54½	35½	90	78 00	100 39	22 39
		11	233½	53	286½	72 00	91 08	19 08
		12	107½	28½	136	66 00	82 03	16 03
		13	154½	100½	255	60 00	73 25	13 25

b Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Sbares.			Value of One Sbare.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
674	Philadelpbia—E. T. Tyson B. and L.,	14	130	15	145	\$54 00	\$64 73	\$10 73
		15	94½	50½	145	48 00	56 48	8 48
		16	45	6	51	42 00	48 49	6 49
		17	178	23	201	36 00	40 77	4 77
		18	102	56	158	30 00	33 31	3 31
		19	296½	58	354½	24 00	26 12	2 12
		20	223½	83½	307	18 00	19 19	1 19
		21	337	102½	439½	12 00	12 53	53
		22	388	74½	462½	6 00	6 13½	13½
675	Eureka Building,	1	681	68	749	24 00	25 50	1 50
		2	167	32	199	18 00	18 75	75
		3	229½	8½	237¾	12 00	12 37½	37½
		4	76½	18½	95	6 00	6 09½	09½
676	Fair Chance B. and L.,	1	51½	9½	61	132 00	182 94	50 94
		2	a	a	a	a	a	a
		3	27½	13½	41	108 00	142 10	34 10
		4	41½	13½	55	96 00	122 94	26 94
		5	34	45	79	84 00	104 62	20 62
		6	27	15	42	72 00	87 15	15 15
		7	146	49	195	60 00	70 52	10 52
		8	110¾	28½	139	48 00	54 73	6 73
		9	150	36	186	36 00	39 78	3 78
		10	122	42	164	24 00	25 68	1 68
		11	142	77	219	12 00	12 42	42
677	Fairmount Avenue B. and L.,	6	b	b	83	132 00	193 10	61 10
		7	b	b	38	120 00	168 53	48 53
		8	b	b	35	108 00	146 76	38 76
		9	b	b	54	96 00	125 69	29 69
		10	b	b	64½	84 00	106 58	22 58
		11	b	b	24	72 00	88 15	16 15
		12	b	b	129	60 00	70 52	10 52
		13	b	b	147	48 00	54 19	6 19
		14	b	b	251½	36 00	39 36	3 36
		15	b	b	202½	24 00	25 27	1 27
		16	b	b	295½	12 00	12 47	47

a Series withdrawn before maturity.

b Not reported.

TABLE III—*Number and Value of Shares by Series, in certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
678	<i>Philadelphia County—Continued.</i>							
	Philadelphia—Fairmount Building and Loan.	1	69	33	102	\$120 00	\$168 86	\$48 86
		2	21	4	25	108 00	146 12	38 12
		3	. . . .	12	12	96 00	125 52	29 52
		4	23	17	40	84 00	106 32	22 32
		5	41	14	55	72 00	88 25	16 25
		6	21	1	22	60 00	71 36	11 36
		7	39	. . . .	39	48 00	55 65	7 65
		8	48	19	67	36 00	39 41	3 41
		9	99	47	146	24 00	25 53	1 53
10	132	45	177	12 00	12 36	36		
679	Falls of Schuylkill B., S. F. & L.	19	28½	4½	33	132 00	177 49	45 49
		20	29	. . . .	29	120 00	158 10	38 10
		21	50	16	66	108 00	140 19	32 19
		22	48	33	81	96 00	122 42	26 42
		23	91¼	22¼	114	84 00	105 46	21 46
		24	16¼	24¼	41	72 00	89 10	17 10
		25	25	10	35	66 00	81 02	15 02
		26	83	58	141	60 00	73 16	13 16
		27	35	21	56	54 00	65 60	11 60
		28	56¼	31¼	88½	48 00	57 60	9 60
		29	43	22½	65½	42 00	50 17	8 17
		30	37½	37½	75	36 00	42 58	6 58
		31	54	28½	82½	30 00	35 33	5 33
		32	70	33½	103½	24 00	28 06	4 06
		33	29	30	59	18 00	20 85	2 85
		34	60	9	69	12 00	13 91	1 91
680	Fern Rock Building and Loan.	1	219½	31¼	251	36 00	38 29	2 29
		2	28¼	3¼	32	33 00	34 92	1 92
		3	10	. . . .	10	30 00	31 59	1 59
		4	14½	½	15	27 00	28 29	1 29
		5	72	23	95	24 00	25 02	1 02
		6	15	. . . .	15	21 00	21 78	78
		7	45	3	48	18 00	18 57	57
		8	13	. . . .	13	15 00	15 39	39
		9	35¼	12¼	48	12 00	12 25	25
		10	11	. . . .	11	9 00	9 14	

TABLE III—*Number and Value of Shares by Series, in certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
680	Philadelphia—Fern Rock Building and Loan,	11	79	8½	87½	\$6 00	\$6 06	\$0 06
		12	28	2	30	3 00	3 01	01
681	Fidelity Building and Loan. .	13	18	5	23	120 00	183 65	63 65
		14	40	. . . .	40	108 00	159 15	51 15
		15	26	20	46	96 00	135 93	39 93
		16	56	7	63	84 00	114 12	30 12
		17	44	10	54	72 00	93 66	21 66
		18	149	. . . .	149	60 00	74 58	14 58
		19	140	8	148	54 00	65 59	11 59
		20	113	11	124	48 00	57 00	9 00
		21	120	41	161	42 00	48 76	6 76
		22	115½	43½	159	36 00	40 86	4 86
		23	145	34	179	30 00	33 28	3 28
		24	195	27	222	24 00	26 04	2 04
		25	137	21	158	18 00	19 11	1 11
		26	291½	91½	383	12 00	12 48	48
		27	124½	33½	158	6 00	6 12	12
682	Fifth Ward B. and L.,	9	20½	12½	33	132 00	186 51	54 51
		10	37	15	52	120 00	165 05	45 05
		11	40	34	74	108 00	144 43	36 43
		12	60½	68½	129	96 00	124 83	28 83
		13	80	52	132	84 00	106 07	22 07
		14	120½	90½	211	72 00	88 21	16 21
		15	160	53	213	60 00	71 26	11 26
		16	191	79	260	48 60	55 21	7 21
		17	156	46	202	36 00	40 05	4 05
		18	243½	87½	331	24 00	25 80	1 80
		19	239½	38½	278	12 00	12 45	45
683	Finance Building and Loan, .	1	252½	12½	265	12 00	12 24	24
		2	31	. . . .	31	6 00	6 06	06
685	Franklin Building, No. 6, . . .	7	. . . .	10	10	144 00	195 84	51 84
		8	a	a	a	a	a	a
		9	. . . .	5	5	132 00	175 56	43 56
		10	a	a	a	a	a	a

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
<i>Philadelphia County—Continued.</i>										
685	Philadelphia—Franklin Building, No. 6,	11	a	a	a	a	a	a		
		12	5	. . . .	5	\$114 00	\$146 50	\$32 50	
		13	3	. . . .	3	108 00	137 16	29 16	
		14	15	6	21	102 00	123 67	21 67		
		15	28	25	53	96 00	115 36	19 36		
		16	37	27	64	84 00	98 70	14 70		
		17	2	6	8	78 00	90 67	12 67		
		18	19	. . . .	19	72 00	82 80	10 80	
		19	a	a	a	a	a	a		
		20	59	28	87	60 00	67 50	7 50		
		21	. . . .	56	56	54 00	60 07	6 07	
		22	82	41	123	48 00	52 80	4 80		
		23	50	5	55	42 00	45 67	3 67		
		24	55	4	59	36 00	38 70	2 70		
		25	45	21	66	30 00	31 87	1 87		
		26	42	10	52	24 00	25 20	1 20		
		27	44	. . . .	44	18 00	18 67	67	
		28	66	40	106	12 00	12 30	30		
		29	14	16	30	6 00	6 07	07		
		686	Franklin Square Bldg. & Loan,	1	986	170	1,156	36 00	38 97	2 97
				2	284	50	334	24 00	25 32	1 32
				3	319	90	409	12 00	12 33	33
		687	Franklinville B'g, Loan & Land,	15	33	33	66 00	97 45	31 45
				16	31	31	60 00	85 10	25 10
				17	147	147	54 00	73 64	19 64
				18	11	11	48 00	63 16	15 16
				19	174	201	375	42 00	53 33	11 33
				20	66	149	215	36 00	44 14	8 14
				21	144	79	223	30 00	35 52	5 52
22	179			75	254	24 00	27 48	3 48		
23	118			45	163	18 00	19 91	1 91		
24	235			102	337	12 00	12 84	84		
25	159			78	237	6 00	6 22	22		
688	Franz Abt Building and Loan,			1	129	56	185	120 00	164 78	44 78

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
688	Philadelphia—Franz Abt Building and Loan.	2	26	2	28	\$108 00	\$143 48	\$35 48
		3	. . . .	20	20	96 00	123 43	27 43
		4	44	36	80	84 00	104 55	20 55
		5	42	3	45	72 00	86 78	14 78
		6	23	42	65	60 00	70 05	10 05
		7	22	6	28	48 00	54 30	6 30
		8	36	48	84	36 00	39 47	3 47
		9	29	35	64	24 00	25 51	1 51
		10	205	52	257	12 00	12 37½	37½
690	Gem Building and Loan	1	248	37	285	36 00	38 28	2 28
		2	231	16	247	24 00	25 02	1 02
		3	99	87	186	12 00	12 25	25
691	G. W. Hyde S'g F'd, L'n & B'g.	6	21	8½	29½	144 00	192 61	48 61
		7	5	13	18	132 00	172 72	40 72
		8	69	29	98	84 00	98 65	14 65
		9	25	6	31	72 00	82 10	10 10
		10	64	19	83	60 00	66 57	6 57
		11	57	17½	74½	48 00	52 35	4 35
		12	72½	39½	111½	36 00	38 45	2 45
		13	126	8½	134½	24 00	24 85	85
692	G. W. Hyde Loan & Bldg., No. 2.	7	4	7	11	144 00	193 97	49 97
		8	2	8	10	132 00	174 49	42 49
		9	5	46	51	120 00	155 90	35 90
		10	32	46	78	108 00	138 50	30 50
		11	112	56	168	84 00	102 75	18 75
		12	129	31½	160½	72 00	84 58	12 58
		13	126	42	168	60 00	68 40	8 40
		14	370	52	422	48 00	52 88	4 88
		15	168	68½	236½	36 00	38 79	2 79
		16	350½	60½	411	24 00	25 12	1 12
		17	314	56½	370½	12 00	12 32	32
693	Geo. W. Hyde B. and L. No. 3.	1	107	27½	134½	120 00	157 27	37 27
		2	15	10	25	108 00	138 25	30 25
		3	105½	28½	132	96 00	120 05	24 05
		4	40	6	46	84 00	102 40	18 40
		5	76	18	94	72 00	85 00	13 00

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Profit.			
	<i>Philadelphia County—Continued.</i>							
693	Philadelphia—Geo. W. Hyde B. & L. No. 3, .	6	96	36	132	\$60 00	\$69 55	\$9 55
		7	52	33	85	48 00	54 05	6 05
		8	195	32½	227½	36 00	39 78	3 78
		9	227	36	263	24 00	25 68	1 68
694	Geo. W. Nehinger Building, .	9	9½	5½	15	120 00	161 99	41 99
		10	5	. . . .	5	108 00	141 11	33 11
		11	22½	2½	25	96 00	121 00	25 00
		12	9	9½	18½	84 00	101 41	17 41
		13	7	. . . .	7	72 00	84 03	12 03
		14	9½	2¾	12	60 00	68 10	8 10
		15	14	5	19	48 00	53 30	5 30
		16	87	25	112	36 00	39 18	3 18
		17	46	3	49	24 00	25 44	1 44
		18	45	13	58	12 00	12 41	41
695	German-American B. and L., .	1	186	31	217	24 00	25 60	1 60
		2	160	37	197	18 00	18 90	90
		3	112	18	130	12 00	12 40	40
		4	88	. . . .	88	6 00	6 10	10
698	German Central B'ldg No. 2, a . . .		50	478	528	12 00	12 49	49
						24 00	25 49	1 49
						36 00	39 43	3 43
						48 00	54 02	6 02
						60 00	69 49	9 49
						72 00	85 95	13 95
						84 00	103 58	19 58
						96 00	122 02	26 02
						108 00	141 44	33 44
						120 00	162 17	42 17
699	German Central B'ldg No. 3, a . . .		503	315	818	12 00	12 29	29
						24 00	25 18	1 18
						36 00	38 76	2 76
						48 00	52 81	4 81
						60 00	67 20	7 20
						72 00	82 10	10 10

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
				Borrowed on.	Total.			
700	Philadelphia—German Enterprise Building, 							

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
703	Philadelphia—German Phila. Central Bld.,	1	67	33	100	\$120 00	\$155 70	\$35 70
		2	17	26	43	108 00	136 89	28 89
		3	51	17	68	96 00	118 80	22 80
		4	45	13	58	84 00	101 43	17 43
		5	19	30	49	72 00	84 78	12 78
		6	95	62	157	60 00	68 85	8 85
		7	103	55	158	48 00	53 64	5 64
		8	171	65	236	36 00	39 15	3 15
		9	277	38	315	24 00	25 38	1 38
		10	249	28	277	12 00	12 33	33
704	Ger. Rising Sun B. & S., No. 1,	7	42	71	113	120 00	177 74	57 74
		8	37	32	69	108 00	148 36	40 36
		9	36	17	53	96 00	127 02	31 02
		10	176	72	248	84 00	107 15	23 15
		11	124	78	202	72 00	88 61	16 61
		12	139	74	213	60 00	71 27	11 27
		13	109	49	158	48 00	55 08	7 08
		14	221	107	328	36 00	39 90	3 90
		15	222	57	279	24 00	25 70	1 70
		16	221	60	281	12 00	12 42	42
705	German Southeastern B., No. 2.	1	1,215	254	1,469	24 00	25 12	1 12
		2	451	45	496	12 00	12 28	28
707	German Union Building, . . .	11	18½	80½	99	132 00	181 67	49 67
		12	52	43	95	120 00	160 10	40 10
		13	57½	12½	70	108 00	139 66	31 66
		14	57	75	132	96 00	120 32	24 32
		15	118	125	243	84 00	101 64	17 64
		16	126	98	224	72 00	84 96	12 96
		17	171	88	259	60 00	69 00	9 00
		18	112½	56½	169	48 00	53 76	5 76
		19	138	95	233	36 00	39 24	3 24
		20	315	49	364	24 00	25 44	1 44
709	Germantown Avenue Building,	21	545½	58½	604	12 00	12 36	36
		9	17	21	38	132 00	183 38	51 38
		10	19½	12½	32	120 00	162 46	42 46
		11	31	23	54	108 00	142 39	34 39

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Philadelphia County—Continued.</i>									
709	Philadelphia—Germantown Avenue Building,	12	72	74	146	\$96 00	\$123 17	\$27 17		
		13	55	32	87	84 00	104 81	20 81		
		14	152½	35½	188	72 00	87 29	15 29		
		15	121	20	141	60 00	70 62	10 62		
		16	83½	25½	109	48 00	54 79	6 79		
		17	207	115	322	36 00	39 82	3 82		
		18	189½	91½	281	24 00	25 70	1 70		
		19	253½	59½	313	12 00	12 42½	42½		
710	Girard Avenue Building, No. 2,	3	45	38	83	132 00	179 28	47 28		
		4	39	46	85	120 00	158 57	38 57		
		5	50	7	57	108 00	138 75	30 75		
		6	95	7	102	96 00	119 84	23 84		
		7	81	13	94	84 00	101 82	17 82		
		8	79	69	148	72 00	84 71	12 71		
		9	153	68½	221½	60 00	68 49	8 49		
		10	143	51½	194½	48 00	53 18	5 18		
		11	268	65½	333½	36 00	38 76	2 76		
		12	269	152	421	24 00	25 20	1 20		
		13	384½	202	586½	12 00	12 30	30		
		711	Girard Building, No. 2,	5	7	9	16	132 00	175 56	43 56
				6	11	15	26	120 00	156 00	36 00
7	2½			20½	23	108 00	137 16	29 16		
8	48			25	73	96 00	119 04	23 04		
9	43			50	93	84 00	101 64	17 64		
10	49½			30½	80	72 00	84 96	12 96		
11	56			6	62	60 00	69 00	9 00		
12	42			75	117	48 00	53 76	5 76		
13	65			. . . .	65	36 00	39 24	3 24	
14	111			29	140	24 00	25 44	1 44		
15	162½			30½	193	12 00	12 36	36		
712	Girard Savings and Loan, . . .			1	270	76	346	72 00	87 80	15 80
				2	76	24	100	60 00	70 86	10 86
				3	45	23	68	48 00	54 87	6 87
				4	151	35	186	36 00	39 95	3 95
		5	224	48	272	24 00	25 78	1 78		
		6	233	80	313	12 00	12 44	44		

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Philadelphia County—Continued.</i>									
713	Philadelphia—Glenwood Mutual Building,	1	326	120	446	\$61 00	\$70 88	\$9 88		
		2	54½	31½	85¾	51 00	61 74	7 74		
		3	38½	14½	53	48 00	54 12	6 12		
		4	109¾	8½	118	36 00	39 44	3 44		
		5	32	10	42	30 00	32 39	2 39		
		6	42	18	60	24 00	25 53	1 53		
		7	30	. . . .	30	18 00	18 86	86	
		8	138½	10	148½	12 00	12 38	38		
		9	48	9½	57½	6 00	6 10	10		
714	Globe Building and Loan, No. 3,	11	. . .	10	10	120 00	161 20	41 20		
		13	. . . .	26	26	96 00	121 42	25 42	
		15	22½	13½	36	72 00	85 96	13 96		
		16	23	13	36	60 00	69 48	9 48		
		17	101	7	108	48 00	53 86	5 86		
		18	148½	31½	180	36 00	39 26	3 26		
		19	110½	17½	128	24 00	25 45	1 45		
		20	301	21	322	12 00	12 32	32		
		715	Goethe Building, No. 2,	4	74	59	133	132 00	195 83	63 83
				5	66	46	112	120 00	166 16	46 16
6	62			30	92	108 00	143 97	35 97		
7	9			2	11	96 00	123 13	27 13		
8	84			20	104	84 00	103 72	19 72		
9	99			29	128	72 00	85 87	13 87		
10	140			42	182	60 00	69 18	9 18		
11	158			35	193	48 00	53 52	5 52		
12	182			27	209	36 00	38 98	2 98		
13	191			74	265	24 00	25 20	1 20		
14	310			197	507	12 00	12 26	26		
716	Goethe Building, No. 3,			1	213	78	291	96 00	122 00	26 00
				2	63	35	98	84 00	102 90	18 90
				3	82	82	72 00	85 29	13 29
		4	101	1	102	60 00	68 80	8 80		
		5	47	26	73	48 00	53 30	5 30		
		6	105	16	121	36 00	38 86	2 86		
		7	184	133	317	24 00	25 14	1 14		
		8	241	104	345	12 00	12 25	25		

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
717	Philadelphia—Good Hope Building,	12	141½	63¼	205	\$132 00	\$184 84	\$52 84
		13	88½	31½	120	120 00	170 72	50 72
		14	120	32	152	108 00	154 35	46 35
		15	197¾	62⅝	260	96 00	134 99	38 99
		16	139½	24½	164	84 00	112 09	28 09
		17	171	67	238	72 00	92 79	20 79
		18	182	27	209	60 00	74 35	14 35
		19	171½	127½	299	48 00	56 19	8 19
		20	292¼	3¼	296	36 00	38 89	2 89
		21	260½	78½	339	24 00	25 29	1 29
		22	197	92	289	12 00	12 35	35
718	Good Will Building and Loan,	5	5	8	13	132 00	182 39	50 39
		6	97	30	127	120 00	161 00	41 00
		7	90½	26½	117	108 00	141 41	33 41
		8	90	20	110	96 00	122 60	26 60
		9	137	104	241	84 00	104 60	20 60
		10	148½	88½	237	72 00	86 90	14 90
		11	241½	51½	293	60 00	70 23	10 23
		12	283	134	417	48 00	54 40	6 40
		13	343½	142½	486	36 00	39 60	3 60
		14	583	202	785	24 00	25 60	1 60
		15	962	162	1,124	12 00	12 40	40
720	Guarantee Building,	6	83	34	117	120 00	171 28	51 28
		7	53	67	120	108 00	149 57	41 57
		8	135	62	197	96 00	128 88	32 88
		9	111	84	195	84 00	109 21	25 21
		10	184	104	288	72 00	90 56	18 56
		11	194	37	231	60 00	72 93	12 93
		12	150	82	232	48 00	56 31	8 31
		13	150	107	257	36 00	40 70	4 70
		14	198	166	364	24 00	26 11	2 11
		15	391	223	614	12 00	12 55	55
721	Gurney Building and Loan, . .	9	12½	4½	17	132 00	188 95	56 95
		10	15	11	26	120 00	166 55	46 55
		11	14	5	19	108 00	145 87	37 87
		12	72	9	81	96 00	126 54	30 54

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Philadelphia County—Continued.</i>									
721	Philadelphia—Gurney Building & Loan, . . .	13	41	11	52	\$84 00	\$107 57	\$23 57		
		14	36	14½	50½	72 00	89 48	17 48		
		15	65½	4½	70	60 00	72 10	12 10		
		16	78	16	94	48 00	56 36	8 36		
		17	68¾	45¼	113½	36 00	40 97	4 97		
		18	116	39½	155½	24 00	26 47	2 47		
722	Hancock Building,	19	157	82	239	12 00	12 87	87		
		2	90	18	108	132 00	197 34	65 34		
		3	59	15	74	120 00	174 05	54 05		
		4	75	52	127	108 00	151 82	43 82		
		5	129	44	173	96 00	130 66	34 66		
		6	97	51	148	84 00	110 58	26 58		
		7	122	107	229	72 00	91 57	19 57		
		8	411	100	511	60 00	73 62	13 62		
		9	247	259	506	48 00	56 75	8 75		
		10	249	219	468	36 00	40 96	4 96		
		11	433	268	701	24 00	26 23	2 23		
		12	786	227	1,013	12 00	12 58	58		
723	Handel & Haydn B. and L., .	4	57	. . .	57	120 00	177 79	57 79		
		5	17	58	75	108 00	153 34	45 34		
		6	27	24	51	96 00	130 71	34 71		
		7	93	21	114	84 00	109 76	25 76		
		8	19	56	75	72 00	90 46	18 46		
		9	48	67	115	60 00	72 32	12 32		
		10	290	45	335	48 00	55 64	7 64		
		11	262	70	332	36 00	40 16	4 16		
		12	147	94	241	24 00	25 79	1 79		
		13	376	274	650	12 00	12 46	46		
		724	Hand in Hand Building and L.,	1	156	154	310	120 00	166 00	46 00
				2	17	10	27	108 00	145 26	37 26
3	35			8	43	96 00	125 44	29 44		
4	29			15	44	84 00	106 54	22 54		
5	30			57	87	72 00	88 56	16 56		
6	68			39	107	60 00	71 50	11 50		
7	39			11	50	48 00	55 36	7 36		
8	45			78	123	36 00	40 14	4 14		

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
724	Philadelphia—Hand in Hand Building and L.	9	122	21	143	\$24 00	\$25 84	\$1 84
		10	254	64	318	12 00	12 46	46
725	Harmonie Building and Loan,	3	56	2	58	132 25	182 95	50 70
		4	20	20	40	120 25	163 17	42 92
		5	16	. . . .	16	108 25	141 74	33 49
		6	11	8	19	96 25	121 67	25 42
		7	49	47	96	84 25	102 88	18 63
		8	90	28	118	72 25	85 31	13 06
		9	55	33	88	60 25	68 85	8 60
		10	28	32	60	48 25	53 42	5 17
		11	59	35	94	36 25	38 91	2 66
		12	32	22	54	24 25	25 24	99
		13	40	49	89	12 25	12 32	07
726	Harp Building and Loan, . . .	1	112½	20½	133	96 00	121 92	25 92
		2	26	. . . .	26	84 00	103 84	19 84
		3	15	11½	26½	72 00	86 58	14 58
		4	107	15½	122½	60 00	70 12	10 12
		5	80	5	85	48 00	54 48	6 48
		6	85	44	129	36 00	39 64	3 64
		7	126½	35½	162	24 00	25 62	1 62
		8	91	87	178	12 00	12 40	40
728	Haverford Loan and Building,	22	40	9	49	132 00	192 01	60 01
		23	8½	½	9	126 00	180 16	54 16
		24	37½	40½	78	120 00	168 64	48 64
		25	74	25	99	114 00	157 48	43 48
		26	24	34	58	108 00	146 91	38 91
		27	81	35	116	102 00	136 46	34 46
		28	51	10	61	96 00	126 43	30 43
		29	12	13	25	90 00	116 68	26 68
		30	67	47	114	84 00	107 27	23 27
		31	101½	29½	131	78 00	98 09	20 09
		32	44	39	83	72 00	89 13	17 13
		33	96	30	126	66 00	80 41	14 41
		34	16	24	40	60 00	71 97	11 97
		35	115	10	125	54 00	63 79	9 79
		36	66	46	112	48 00	55 84	7 84

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
728	Philadelphia—Haverford Loan and Building.	37	94	7	101	\$42 00	\$48 14	\$6 14
		38	96	57	153	36 00	40 63	4 63
		39	107	50	157	30 00	33 36	3 36
		40	132	104	236	24 00	26 27	2 27
		41	172	89	261	18 00	19 38	1 38
		42	184	68	252	12 00	12 71	71
		43	310	35	345	6 00	6 24	24
736	Hazel Loan and Building, . .	11	. . . .	3	3	120 00	163 35	43 35
		12	15	3	18	108 00	147 19	39 19
		13	10	. . . .	10	96 00	130 01	34 01
		14	31½	23½	55	84 00	113 14	29 14
		15	19	5	24	72 00	97 81	25 81
		16	39½	15½	55	60 00	82 54	22 54
		17	52	15	67	48 00	67 70	19 70
		18	28	2	30	36 00	52 33	16 33
		19	84	27	111	24 00	35 80	11 80
731	C. Henry Christian B. and L., . .	20	109	36	145	12 00	19 70	7 70
		9	19½	56½	76	132 00	184 70	52 70
		10	41	51½	92½	120 00	163 56	43 56
		11	63½	23½	87	108 00	143 30	35 30
		12	112	41	153	96 00	123 87	27 87
		13	78½	51	129½	84 00	105 34	21 34
		14	141½	18½	160	72 00	87 60	15 60
		15	96	49½	145½	60 00	70 80	10 80
		16	44	89	133	48 00	54 97	6 97
		17	153½	33½	186½	36 00	39 90	3 90
		18	144	64½	208½	24 00	25 74	1 74
		19	244	44½	288½	12 00	12 43	43
732	Henry H. Roelofs B. and L., .	1	599½	51½	651	12 00	12 18	18
733	Hercules Building and Loan, .	1	430¾	29¾	460¾	12 00	12 30	30
		2	107	. . . .	107	6 00	6 07	07
734	Hermann B., and L., No. 1, .	3	. . . .	6	6	144 00	a	a
		4	. . . .	23	23	132 00	a	a
		5	37	3	40	120 00	b153 22	b33 22

a No value fixed, all shares being borrowed on.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.					
			In Force.			Dues paid in.	Present value.	Profit.			
			Free.	Borrowed on.	Total.						
734	Philadelphia—Hermann B. and L., No. 1, . .	Philadelphia County—Continued.	6	36	15	51	\$108 00	b134 70	b26 70		
			7	26	68½	94½	96 00	b116 90	b20 90		
			8	71	31½	102½	84 00	b 99 82	b15 82		
			9	107	37½	144½	72 00	b 83 46	b11 46		
			10	69	15	84	60 00	b 67 82	b 7 82		
			11	160	16	176	48 00	b 52 90	b 4 90		
			12	113	33	146	36 00	b 38 70	b 2 70		
			13	169	62½	231½	24 00	b 25 20	b 1 20		
			14	354	123	477	12 00	b 12 30	b 30		
			735	Hermann B. and L., No. 2, . .	4	18	18	132 00	a170 90	a38 90
					5	26	19	45	120 00	a152 01	a32 01
					6	20	11½	31½	108 00	a133 80	a25 80
					7	31	32½	63½	96 00	a116 26	a20 26
					8	17	17	84 00	a99 40	a15 40
9	56	30			86	72 00	a83 21	a11 21			
10	46	38			84	60 00	a67 70	a7 70			
11	113	25			138	48 00	a52 87	a4 87			
12	111	59½			170½	36 00	a38 70	a2 70			
13	313½	76½			390	24 00	a25 20	a1 20			
736	Hermann B. and L., No. 3 . .	4	310	57½	367½	12 00	a12 30	a30			
		3	6	7½	13½	132 00	a175 59	a43 59			
		4	22	24½	46½	120 00	a155 76	a35 76			
		5	33	10½	43½	108 00	a136 71	a28 71			
		6	35	39½	74½	96 00	a118 44	a22 44			
		7	37	. . . .	37	84 00	a100 95	a16 95		
		8	47	12½	59½	72 00	a84 24	a12 24			
		9	116	31	147	60 00	a68 31	a8 31			
		10	126	37	163	48 00	a53 16	a5 16			
		11	195	52	247	36 00	a38 79	a2 79			
		12	218	78	296	24 00	a25 20	a1 20			
		13	236	75	311	12 00	a12 30	a30			
		737	Hermann B. and L., No. 4, . .	1	54	59	113	108 00	141 21	33 21	
				2	23	2	25	96 00	122 24	26 24	

a Apply only to shares not pledged on real estate loans, shares so pledged having no share in the profits.

b Apply only to shares not pledged for real estate loans, shares so pledged having no share in the profits.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Profit.			
	<i>Philadelphia County—Continued.</i>							
737	Philadelphia—Hermann B. and L., No. 4, . .	3	5	28	33	\$84 00	\$104 09	\$20 09
		4	20	2	22	72 00	86 76	14 76
		5	20	18	38	60 00	70 25	10 25
		6	21	10	31	48 00	54 56	6 56
		7	50	20	70	36 00	39 69	3 69
		8	80	. . . .	80	24 00	25 64	1 64
		9	37	. . . .	37	12 00	12 41	41
738	Hibernia Building,	1	825	220½	1,045½	12 00	12 23½	23½
739	Home Builders' B. and L., . .	1	291½	118½	410½	84 00	a102 85	a18 85
		2	113	43½	156½	72 00	a85 85	a13 85
		3	93½	52½	146	60 00	a69 62	a9 62
		4	68	59	127	48 00	a54 15	a6 15
		5	111½	88½	200	36 00	a39 46	a3 46
		6	50	22	72	24 00	a25 54	a1 54
		7	37½	60½	98	12 00	a12 38	a38
740	Home Building,	13	2½	57½	60	132 00	186 20	54 20
		14	. . . .	25	25	120 00	164 80	44 80
		15	40	25	65	108 00	144 30	36 30
		16	62½	16½	79	96 00	124 70	28 70
		17	28	24½	52½	84 00	106 00	22 00
		18	77½	23	100½	72 00	88 15	16 15
		19	52	23	75	60 00	71 22	11 22
		20	151½	31½	183	48 00	55 20	7 20
		21	84½	35½	120	36 00	40 05	4 05
		22	83	7	90	24 00	25 80	1 80
		23	95	28	123	12 00	12 45	45
741	Home Build ng and Loan, . .	10	38	17	55	138 00	196 50	58 50
		11	37	9	46	126 00	175 92	49 92
		12	33	6	39	114 00	155 61	41 61
		13	70	45	115	102 00	135 57	33 57
		14	95	41	136	90 00	116 28	26 28
		15	57	30	87	78 00	98 11	20 11
		16	51	43	94	72 00	89 25	17 25
		17	108	18	126	66 00	80 92	14 92
		18	77	37	114	60 00	72 59	12 59

a Apply only to shares not pledged on real estate loans, shares so pledged having no share in the profits.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
741	Philadelphia—Home Building and Loan, . . .	19	25	24	49	\$54 00	\$64 64	\$10 64
		20	142	19	161	48 60	56 69	8 69
		21	6	15	21	42 00	49 06	7 06
		22	99	64	163	36 00	41 44	5 44
		23	29	29	58	30 00	34 17	4 17
		24	122	90	212	24 00	26 90	2 90
		25	64	25	89	18 00	19 97	1 97
		26	146	18	164	12 00	13 04	1 04
		27	66	73	139	6 00	6 52	52
	742	Home B. and L. of Ger' tn., . .	8	41	56	100	66 00	98 20	32 20
		9	64½	65½	130	60 00	85 50	25 50
		10	163	102	265	54 00	73 45	19 45
		11	170½	112½	283	48 00	62 40	14 40
		12	258	96	354	42 00	52 35	10 35
		13	270½	42½	313	36 00	43 10	7 10
		14	243	103	346	30 00	34 50	4 50
		15	218½	115½	334	24 00	26 65	2 65
		16	328	85	413	18 00	19 50	1 50
		17	347	236	583	12 00	12 62	62
743	Home B. S. of Frankford, . .	18	487½	127½	615	6 00	6 15	15
		44	37½	5	42½	135 00	196 94	61 94
		45	a	a	a	a	a	a
		46	9½	1½	11	129 00	185 57	56 57
		47	3	1¾	4¾	126 00	179 92	53 92
		48	5	. . . .	5	123 00	174 42	51 42
		49	2	. . . .	2	120 00	163 94	48 94
		50	1	9	10	117 00	163 52	46 52
		51	8	. . . .	8	114 00	158 16	44 16
		52	10	. . . .	10	111 00	152 87	41 87
	53	7	9¾	16¾	103 00	147 64	39 64	
	54	. . . .	2¾	2¾	105 00	142 48	37 48	
	55	. . . .	3	3	102 00	137 35	35 35	
	56	15¾	1¼	17	99 00	132 30	33 30	
	57	20	4	24	96 00	127 32	31 32	

a Series withdrawn before maturity,

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
743	Philadelphia County—Continued.							
	Philadelphia—Home B. S. of Frankford, . .	58	5	5	10	\$93 00	\$122 39	\$29 39
		59	11	6½	17½	90 00	117 52	27 52
		60	3½	1½	5	87 00	112 73	25 73
		61	13	. . . .	13	84 00	107 98	23 98
		62	5	4	9	81 00	103 30	22 30
		63	10	. . . .	10	78 00	98 67	20 67
		64	6½	. . . .	6½	75 00	94 12	19 12
		65	45½	6½	52	72 00	89 62	17 62
		66	26	2½	28½	69 00	85 18	16 18
		67	18	2	20	66 00	80 80	14 80
		68	37	4	41	63 00	76 49	13 49
		69	16	15	31	60 00	72 23	12 23
		70	12	5½	17½	57 00	68 04	11 04
		71	32	23½	55½	54 00	63 90	9 90
		72	71	9	80	51 00	59 84	8 84
		73	43	. . . .	43	48 00	55 83	7 83
		74	31	29½	60½	45 00	51 88	6 88
		75	36	9	45	42 00	47 99	5 99
		76	58	8	66	39 00	44 17	5 17
		77	73	7¼	80¼	36 00	40 40	4 40
		78	12	15½	27½	33 00	36 70	3 70
		79	10	10½	20½	30 00	33 06	3 06
		80	97	33½	130½	27 00	29 48	2 48
		81	112	12½	124½	24 00	25 96	1 96
		82	98½	16½	115	21 00	22 50	1 50
		83	61	19½	80½	18 00	19 10	1 10
		84	53	32	85	15 00	15 76	76
		85	20	. . . .	20	12 00	12 49	49
		86	63½	41½	105	9 00	9 28	28
		87	92½	35	127½	6 00	6 12	12
	88	47	26	73	3 00	3 03	03	
744	Home Guarantee Bdg. & Loan,	1	351½	25½	377	24 00	25 03	1 03
		2	36	13½	49½	18 00	18 51	51
		3	59	11	70	12 00	12 26	26
		4	. . . .	2	2	6 00	6 06	06
745	Home Investment Bdg. & Loan,	1	371	17	388	12 00	12	. . .

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
745	Philadelphia—Home Investment Bdg. & Loan,	2	133½	6½	140	\$6 00	\$6 00	. . .
746	Home Makers' Bldg. and Loan,	1	656	524½	1,180½	96 00	122 72	\$26 72
		2	144½	79¾	224	72 00	87 03	15 03
		3	74½	56¾	131	60 00	70 43	10 43
		4	149½	46½	196	48 00	54 28	6 28
		5	159¾	82½	242½	36 00	39 75	3 75
		6	237	68	305	24 00	25 67	1 67
		7	109	154½	263½	12 00	12 42	42
747	Home Providers' Bldg. & Loan,	1	173½	26	199½	36 00	38 59	2 59
		2	125	22	147	24 00	25 19	1 19
		3	32½	34½	67	18 00	18 71	71
		4	135½	8½	144	12 00	12 33	33
		5	132	7	139	6 00	6 08	08
748	Home Seekers' Bldg. & Loan,	1	239½	126	365½	96 00	120 75	24 75
		2	32	3	35	84 00	103 34	19 34
		3	22	21	43	72 00	86 84	14 84
		4	43	56	99	60 00	70 85	10 85
		5	63	19	82	48 00	55 42	7 42
		6	31	32	63	36 00	40 71	4 71
		7	15	16	31	24 00	26 36	2 36
		8	33½	39	72½	12 00	12 79	79
749	Homestead Building & Loan, a . . .	1,636	229	1,865	5 00	5 14½	14½	
						12 00	12 85½	85½
750	Home-ward Building and Loan.	6	5	. . . .	5	132 00	185 60	53 60
		7	5	11½	16½	120 00	165 45	45 45
		8	. . . .	2	2	108 00	145 37	37 37
		9	1	4	5	96 00	125 72	29 72
		10	b	b	b	b	b	b
		11	5	5	10	72 00	90 67	18 67
		12	40	. . . .	40	60 00	74 56	14 56
		13	30¾	5¾	36	48 00	56 25	8 25
		14	12	8	20	36 00	42 27	6 27
		15	131	14	145	24 00	25 27	1 27
		16	38	21	59	12 00	12 26	26

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Series withdrawn before maturity.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Philadelphia County—Continued.</i>									
751	Philadelphia—Householders' Building and L.,	7	1	8	9	\$132 00	\$186 45	\$54 45		
		8	10	27½	37½	120 00	165 00	45 00		
		9	27½	11½	39	108 00	144 45	36 45		
		10	27	38	65	96 00	124 80	28 80		
		11	5	27½	32½	84 00	106 05	22 05		
		12	162	14	176	72 00	88 20	16 20		
		13	234	54½	288½	60 00	71 25	11 25		
		14	244½	15½	260½	43 00	55 20	7 20		
		15	214½	35½	249½	36 00	40 05	4 05		
		16	120	138	258	24 00	25 80	1 80		
		17	328	45½	373½	12 00	12 45	45		
		752	Humboldt B. and S., No. 7, . .	5	2	2	108 00	150 85	42 85
				6	49	9	58	108 00	150 35	42 35
				7	117	41	158	96 00	128 46	32 46
				8	127	66	193	84 00	108 19	24 19
				9	89	59	148	72 00	89 27	17 27
				10	80	42	122	60 00	71 67	11 67
11	119			23	142	48 00	55 27	7 27		
12	149			38	187	36 00	39 98	3 98		
13	142			48	190	24 00	25 73	1 73		
14	222			35	257	12 00	12 42	42		
753	Humboldt B. and S., No. 8, . .			1	170	69	239	108 00	143 19	35 19
				2	47	4	51	96 00	124 80	28 80
				3	35	63	98	84 00	106 05	22 05
				4	57	37	94	72 00	88 20	16 20
		5	39	29	68	60 00	71 25	11 25		
		6	40	10	50	48 00	55 20	7 20		
		7	54	38	92	36 00	40 05	4 05		
		8	125	50	175	24 00	25 80	1 80		
		9	169	16	185	12 00	12 45	45		
		754	Income Building,	47	12½	2½	15	138 00	198 24	60 24
48	5			. . . .	5	135 00	191 82	56 82	
49	5			. . . .	5	132 00	185 89	53 89	
50	3			. . . .	3	129 00	180 07	51 07	
51	9			12	21	126 00	174 35	48 35		
52	7½			½	8	123 00	168 68	45 68		

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
754	Philadelphia—Income Building,	53	. . . .	8	8	\$120 00	\$162 94	\$42 94
		54	10	6	16	117 00	157 60	40 60
		55	a	a	a	a	a	a
		56	15	2	17	111 00	147 21	36 21
		57	12	32	44	108 00	141 97	33 97
		58	14	2	16	105 00	136 83	31 83
		59	. . . .	5	5	102 00	131 80	29 80
		60	53	4	57	99 00	126 67	27 67
		61	9	1	10	96 00	121 78	25 78
		62	a	a	a	a	a	a
		63	. . . .	20	20	90 00	112 87	22 87
		64	5½	½	6	87 00	107 81	20 81
		65	5	. . . .	5	84 00	103 13	19 13
		66	a	a	a	a	a	a
		67	21	23	44	75 00	90 22	15 22
		68	25	5	30	72 00	85 70	13 70
		69	5	. . . .	5	69 00	81 45	12 45
		70	20	. . . .	20	66 00	77 21	11 21
		71	4	4	8	63 00	72 84	9 84
		72	74	5	79	60 00	68 84	8 84
		73	a	a	a	a	a	a
		74	24	2	26	54 00	61 27	7 27
		75	10	7	17	51 00	57 43	6 43
		76	22	. . . .	22	48 00	53 65	5 65
		77	a	a	a	a	a	a
		78	a	a	a	a	a	a
		79	22	13	35	39 00	42 81	3 81
		80	50	1	51	36 00	39 29	3 29
		81	24¾	2½	27	33 00	35 76	2 76
		82	21	11	32	30 00	32 33	2 33
		83	32	. . . .	32	27 00	28 88	1 88
		84	15	8	23	24 00	25 36	1 36
		85	22½	24½	47	21 00	21 88	88
		86	25	. . . .	25	18 00	18 64	

a Series withdrawn before maturity

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
754	Philadelphia—Income Building,	87	5	5	10	\$15 00	\$15 45	\$0 45
		88	20	53	73	12 00	12 28	28
		89	33	. . . .	33	9 00	9 15	15
		90	8½	26½	35	6 00	6 08	08
		91	38	7	45	3 00	3 02	02
755	Indian Queen Building,	1	419	8	427	84 00	103 05	19 05
		2	20	5	25	78 00	93 06	15 06
		3	60	13	73	72 00	85 98	13 98
		4	62	5	67	66 00	78 76	12 76
		5	150	35	185	60 00	69 50	9 50
		6	133	51	184	54 00	61 66	7 66
		7	110	8	118	43 00	54 22	6 22
		8	150	49	199	42 00	46 66	4 66
		9	73	35	108	36 00	39 51	3 51
		10	131	105	236	50 00	32 41	2 41
		11	127	38	165	24 00	25 52	1 52
		12	141	39	180	18 00	18 87	87
		13	96	59	155	12 00	12 38	38
		14	117	71	188	6 00	6 69	09
756	Industry B'd'g & Loan, No 2,	8	2	. . . .	2	126 00	192 14	66 14
		9	5	. . . .	5	120 00	184 35	64 35
		10	½	5½	6	96 00	125 21	29 21
		11	a	a	a	a	a	a
		12	. . . .	5	5	78 00	106 81	28 81
		13	. . . .	5	5	72 00	96 52	24 52
		14	1	. . . .	1	48 00	58 45	10 45
757	Industry B'd'g & Loan, No 3,	1	313	81	394	48 00	52 95	4 95
		2	62	14	76	42 60	46 10	4 10
		3	43½	25	68½	36 00	39 25	3 25
		4	21½	8½	30	30 00	32 51	2 51
		5	51	12	63	24 00	25 77	1 77
		6	10	10	20	18 00	19 19	1 19
		7	48½	3½	52	12 00	12 62	62
		8	25	2	27	6 00	6 31	31
758	Influential B'd'g and Loan,	8	21	2	23	132 00	190 72	58 72

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County.—Continued.</i>							
758	Philadelphia—Influential B'd'g & Loan, . . .	9	7	7	14	\$ 20 00	\$168 53	\$48 53
		10	27½	11½	39	108 00	147 30	39 30
		11	37	15	52	96 00	127 05	31 05
		12	27	15	42	84 00	107 77	23 77
		13	69	23½	92½	72 00	89 47	17 47
		14	82	13½	95½	60 00	72 13	12 13
		15	99½	15½	115	48 00	55 76	7 76
		16	28½	22	50½	36 00	40 36	4 36
		17	105	65½	170½	24 00	25 94	1 94
		18	198½	55½	254	12 00	12 48	48
762	Invincible Building and Loan,	1	196½	20½	217	36 00	39 24	3 24
		2	12½	21½	34	30 00	32 20	2 20
		3	83½	4½	88	24 00	25 25	1 25
		4	12½	11½	24	18 00	18 75	75
		5	49½	8½	58	12 00	12 34	34
		6	30	. . . .	30	6 00	6 09	09
763	Ironsides Building and Loan, .	6	. . . .	2	2	120 00	176 92	56 92
		7	15	. . . .	15	108 00	151 75	43 75
		8	34½	2½	37	96 00	127 60	31 60
		9	5	. . . .	5	84 00	106 26	22 26
		10	5	37½	42½	72 00	87 44	15 44
		11	32	11½	43½	60 00	70 49	10 49
		12	66½	22½	89	48 00	54 33	6 33
		13	56	15	71	36 00	39 24	3 24
		14	95½	35½	130½	24 00	25 44	1 44
		15	129½	2½	132	12 00	12 36	36
764	Irish-American B. and Loan,	1	704½	40½	744½	12 00	12 19	19
765	Ivy Building,	1	93½	25½	119	120 00	176 00	56 00
		2	. . . .	2	2	108 00	153 36	45 36
		3	10	15½	25½	96 00	131 84	35 84
		4	43	12	55	84 00	111 44	27 44
		5	10½	31½	42	72 00	92 16	20 16
		6	57	51½	108½	60 00	74 00	14 00
		7	70	27	97	48 00	56 96	8 96
		8	59½	30½	90	36 00	41 04	5 04
		9	100	54½	154½	24 00	26 24	2 24

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
765	Philadelphia—Ivy Building,	10	89	37½	126½	\$12 00	\$12 56	\$0 56
766	Jackson Building and Loan, .	11	24½	23½	48	120 00	177 38	57 38
		12	77½	53½	131	108 00	155 59	47 59
		13	73	22	95	96 00	134 67	38 67
		14	10	28	38	84 00	114 60	30 60
		15	111	79	190	72 00	95 41	23 41
		16	110½	68½	179	60 00	77 08	17 08
		17	77½	81	158½	48 00	59 61	11 61
		18	152½	71½	224	36 00	43 02	7 02
		19	134½	47½	182	24 00	27 78	3 78
		20	224½	49½	274	12 00	13 42	1 42
767	James B. Cowden B. and L., .	6	19	47	66	120 00	178 18	58 18
		7	17	4	21	108 00	153 41	45 41
		8	48	9	57	96 00	130 27	34 27
		9	45½	27½	73	84 00	108 90	24 90
		10	59½	20½	80	72 00	88 43	16 43
		11	154	57	211	60 00	71 15	11 15
		12	222½	119½	342	48 00	54 79	6 79
		13	347½	51½	399	36 00	39 78	3 78
		14	203	106	309	24 00	25 68	1 68
		15	176	30	206	12 00	12 43	43
768	John Adams' Building & Loan,	1	480½	56½	537½	36 00	a38 09	a2 09
		2	70½	19½	90	24 00	24 93	93
		3	179	50	229	12 00	12 23	23
		4	188	8	196	6 00	6 05	05
769	John Bley Building and Loan,	1	93	87	180	108 00	a149 54	a41 54
		2	24	20	44	96 00	128 20	32 20
		3	5	37½	42½	84 00	107 92	23 92
		4	65	15	80	72 00	89 19	17 19
		5	124	76	200	60 00	71 72	11 72
		6	144	36*	180	48 00	55 52	7 52
		7	177½	65½	243	36 00	39 98	3 98
		8	141½	36½	178	24 00	25 75	1 75
		9	190	21½	211½	12 00	12 44	44

a Apply only to shares not pledged for real estate loans, shares so pledged having no share in the profits.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
770	Philadelphia—John B. Stetson B. and Loan,	2	120½	390½	511	\$132 00	\$199 05	\$67 05
		3	82½	170½	253	108 00	152 88	44 88
		4	15	25	40	96 00	131 46	35 46
		5	30½	77½	108	84 00	111 16	27 16
		6	131	159	290	72 00	91 96	19 96
		7	181	103	284	60 00	73 85	13 85
		8	164	101	265	48 00	56 87	8 87
		9	67	197	264	36 00	41 00	5 00
		10	228½	88½	317	24 00	26 21	2 21
		11	580½	297½	878	12 00	12 55	55
771	John Mechesney Building, . .	11	. . . .	5	5	120 60	192 47	72 47
		12	. . . .	12	12	108 00	171 63	63 63
		13	7½	5½	13	96 00	146 26	50 26
		14	44	22	66	84 00	122 32	38 32
		15	56½	15½	72	72 00	96 42	24 42
		16	67	10	77	60 00	73 27	13 27
		17	183½	71½	255	48 00	56 22	8 22
		18	61½	17½	78½	36 00	39 65	3 65
		19	68	. . . .	68	24 00	25 78	1 78
		20	100	39	139	12 00	12 50	50
773	Jos. R. Lyndall B. & L., No. 2, a . . .	. . .	325½	139½	464½	12 00	12 04	04
						24 00	25 01	1 01
						36 00	38 93	2 93
						48 00	54 17	6 17
774	Kenderton Building and Loan,					60 00	71 25	11 25
		11	20	48	68	66 00	93 72	27 72
		12	55	67	122	60 00	82 27	22 27
		13	63	71	134	54 00	71 11	17 11
		14	62	36	98	48 00	61 08	13 08
		15	102	51	153	42 00	51 77	9 77
		16	45	35	80	36 00	43 08	7 08
		17	112	32	144	30 00	34 89	4 89
		18	116½	41½	158	24 00	27 16	3 16
19	19	24	43	18 00	19 84	1 84		

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
774	Philadelphia—Kenderton Bldg. and Loan, .	20	93	103	196	\$12 00	\$12 90	\$0 90
		21	136	47	183	6 00	6 30	30
775	Kensington Avenue B. and L.,	1	1,123	64½	1,187½	12 00	12 33	33
776	Kensington Hand-in-Hand B.,	9	27	11	38	132 00	188 95	56 95
		10	36	30	66	120 00	166 47	46 47
		11	38½	45½	84	108 00	144 77	36 77
		12	71	22	93	96 00	124 29	28 29
		13	30	8	38	84 00	105 17	21 17
		14	78	18	96	72 00	87 22	15 22
		15	104	43	147	60 00	70 34	10 34
		16	74	41	115	48 00	54 43	6 43
		17	172	57	229	36 00	39 60	3 60
		18	177½	63½	241	24 00	25 61	1 61
		19	206½	109½	316	12 00	12 36	36
778	Kensington Ind'l B. and L., .	1	138	90½	228½	96 00	121 59	25 59
		2	30½	41½	72	84 00	103 74	19 74
		3	61	48	109	72 00	86 67	14 67
		4	96½	35½	132	60 00	70 38	10 38
		5	66	36	102	48 00	54 24	6 24
		6	143½	54½	198	36 00	39 51	3 51
		7	157½	29½	187	24 00	25 56	1 56
		8	133	21	154	12 00	12 59	39
779	Kensington W'm's B. No. 2, .	9	56	55	111	132 00	191 34	59 34
		10	171	52	223	120 00	169 07	49 07
		11	52	48	100	108 00	147 79	39 79
		12	117	66	183	96 00	127 47	31 47
		13	205	62	267	84 00	108 13	24 13
		14	177	72	249	72 00	89 77	17 77
		15	310	280	590	60 00	72 37	12 37
		16	363	61	424	48 00	55 95	7 95
		17	237	326	563	36 00	40 50	4 50
		18	548	99	647	24 00	26 03	2 03
		19	495	397	892	12 00	12 53	53
780	Keystone Building,	1	295	129	424	60 00	69 05	9 05
		2	283½	18	301½	12 00	13 07	1 07
781	Knickerbocker B'ld'g & Loan,	7	14	. . . .	14	120 00	184 43	64 43

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
781	Philadelphia—Knickerbocker B'ld'g & Loan,	8	13	. . . .	13	\$108 00	\$160 24	\$52 24
		9	17	20	37	96 00	137 32	41 32
		10	. . . .	5	5	84 00	115 68	31 68
		11	2	3	5	72 00	95 32	23 32
		12	6½	18½	25	60 00	76 24	16 24
		13	63½	5½	69	48 00	58 44	10 44
		14	27	8	35	36 00	41 91	5 91
		15	36	. . . .	36	24 00	26 66	2 66
		16	99	2	101	12 00	12 69	69
		782	Laurel Hill Building,	12	61	8	69	132 00	186 32	54 32
13	30			45	75	120 00	164 89	44 89
14	12			10	22	108 00	144 36	36 36
15	28			. . . .	28	96 00	124 73	28 73
16	21			26	47	84 00	106 00	22 00
17	60			48	108	72 00	88 16	16 16
18	50			29	79	60 00	71 22	11 22
19	215			26	241	48 00	55 18	7 18
20	51			34	85	36 00	40 04	4 04
21	120			8	128	24 00	25 80	1 80
784	Lebanon Building and Loan, .	22	107	78	185	12 00	12 45	45
		6	7½	39½	47	132 00	193 63	61 63
		7	29	53½	82½	120 00	170 93	50 93
		8	. . . .	8	8	108 00	149 25	41 25
		9	½	3½	4	96 00	128 59	32 59
		10	63½	14½	78	84 00	108 96	24 96
		11	48	44	92	72 00	90 33	18 33
		12	153½	55	208½	60 00	72 73	12 73
		13	133	24	157	48 00	56 15	8 15
		14	73	28½	101½	36 00	40 58	4 58
785	Ledger L and B., No 4, . . .	15	99½	51½	150½	24 00	26 03	2 03
		16	182½	39½	222	12 00	12 51	51
		1	355½	68½	424	36 00	39 01	3 01
		2	75½	12½	88	24 00	25 33	1 33
		3	20	12	32	18 00	18 78	78
		4	281½	10½	292	12 00	12 34	34
		5	262	9	271	6 00	6 09	09

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
786	Philadelphia County—Continued.								
	Philadelphia—Lehigh Avenue B. and L., . . .	6	2	19	21	\$138 00	\$194 35	\$56 35	
		7	20	26	46	132 00	183 56	51 56	
		8	. . . .	10	10	126 00	172 80	46 80
		9	37	6	43	120 00	162 11	42 11	
		10	14½	5½	20	114 00	152 05	38 05	
		11	10	13	23	108 00	142 17	34 17	
		12	16½	15½	32	102 00	132 50	30 50	
		13	30½	63½	94	96 00	122 91	26 91	
		14	39	3	42	90 00	113 73	23 73	
		15	17½	21½	39	84 00	104 66	20 66	
		16	18½	11½	30	78 00	95 73	17 73	
		17	40	34	74	72 06	87 20	15 20	
		18	23½	35½	59	66 00	78 76	12 76	
		19	9	18	27	60 00	70 52	10 52	
		20	35	24	59	54 00	62 54	8 54	
		21	15	30	45	48 00	54 84	6 84	
		22	24	8	32	42 00	47 09	5 09	
		23	62	33	95	36 00	39 80	3 80	
		24	43	40	83	30 00	32 99	2 99	
		25	35	36	71	24 00	25 67	1 67	
		26	104	10½	114½	18 00	19 06	1 06	
		27	72	11½	83½	12 00	12 42	42	
		28	110	1½	111½	6 00	6 10	10	
	788	Lessing Building,	2	56	56	132 00	177 49	45 49
			3	61	30	91	120 00	157 21	37 21
			4	30	25½	55½	108 00	137 77	29 77
			5	66	61½	127½	96 00	119 17	23 17
		6	93	51½	144½	84 00	101 41	17 41	
		7	137	31½	168½	72 00	84 49	12 49	
		8	142	62	204	60 00	68 41	8 41	
		9	254	48½	302½	48 00	53 17	5 17	
		10	339½	131	470½	36 00	38 76	2 76	
		11	493	179½	672½	24 00	25 20	1 20	
		12	501	232½	733½	12 00	12 30	30	
789		Leverington S. F. and Loan. .	12	5	6	11	132 00	175 18	43 18

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
789	Philadelphia—Leverington S. F. and Loan,	13	a	a	a	a	a	a
		14	15	. . . .	15	\$108 00	\$137 19	\$29 19
		15	4	5	9	96 00	119 02	23 02
		16	5	17	22	84 00	101 51	17 51
		17	3½	19½	23	72 00	84 72	12 72
		18	66	32	98	60 00	68 65	8 65
		19	75½	26½	102	48 00	53 39	5 39
		20	95	8	103	36 00	38 90	2 90
		21	92½	18½	111	24 00	25 23	1 23
		22	141	10	151	12 00	12 41	41
790	Liberal Building,	1	434¼	77¾	512	36 00	40 87	4 87
		2	109	35¾	144¼	30 00	33 38	3 38
		3	174½	23	197½	24 00	26 16	2 16
		4	44¼	17¾	62	18 00	19 22	1 22
		5	98	. . . .	98	12 00	12 54	54
		6	45	13	58	6 00	6 14	14
791	Lower Dublin B. and L.	1	69½	32½	102	60 00	68 05	8 05
		2	12½	2½	15	52 00	58 98	6 98
		3	7	5	12	47 00	53 32	6 32
		4	8	2	10	42 00	47 63	5 63
		5	6	6	12	36 00	40 71	4 71
		6	5	. . . .	5	30 00	34 00	4 00
		7	22	4	26	24 00	27 10	3 10
		8	8	5	13	18 00	20 32	2 32
		9	19	. . . .	19	12 00	13 60	1 60
		10	6½	4½	11	6 00	6 68	68
792	Lumberman's B. and L.	7	46½	13½	60	132 00	179 19	47 19
		8	58¼	40¼	98½	120 00	159 00	39 00
		9	71	9	80	108 00	139 59	31 59
		10	57	14	71	96 00	120 96	24 96
		11	21¾	19¾	41	84 00	103 11	19 11
		12	63	13½	76½	72 00	86 04	14 04
		13	186	30	216	60 00	69 75	9 75
		14	151¼	18¼	170	48 00	54 24	6 24

a Series with drawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
792	Philadelphia—Lumberman's B. and L., . . .	15	152 $\frac{3}{4}$	17 $\frac{1}{2}$	169 $\frac{1}{2}$	\$36 00	\$39 51	\$1 51
		16	108 $\frac{1}{4}$	46 $\frac{3}{4}$	155 $\frac{1}{2}$	24 00	25 56	1 56
		17	188	101	289	12 00	12 39	39
793	McKean Building and Loan, .	1	146	8	154	12 00	12 00	. . .
		2	81	. . . .	81	6 00	6 00	. . .
794	Manheim Building and Loan, .	1	507	40	547	12 00	12 23	23
		2	245	. . . .	245	6 00	6 05	05
795	Mantua Building.	22	2 $\frac{1}{2}$	52 $\frac{1}{2}$	55	132 00	193 04	61 04
		23	37	22	59	126 00	181 17	55 17
		24	36 $\frac{1}{2}$	5 $\frac{1}{2}$	42	120 00	169 48	49 48
		25	34	15	49	114 00	158 10	44 10
		26	73 $\frac{1}{2}$	95 $\frac{1}{2}$	169	108 00	146 61	38 61
		27	68	60	128	102 00	135 97	33 97
		28	142 $\frac{1}{2}$	25 $\frac{1}{2}$	158	96 00	125 60	29 60
		29	70	53	123	90 00	115 61	25 61
		30	22 $\frac{1}{2}$	49 $\frac{1}{2}$	271	84 00	105 96	21 96
		31	102	55	157	78 00	96 65	18 65
		32	159 $\frac{1}{2}$	59 $\frac{1}{2}$	219	72 00	87 63	15 63
		33	81 $\frac{1}{2}$	51 $\frac{1}{2}$	133	66 00	78 95	12 95
		34	190	73	263	60 00	70 53	10 53
		35	136	57	193	54 00	62 38	8 38
		36	189	92	281	48 00	54 50	6 50
		37	130	73	203	42 00	46 91	4 91
		38	125	49	174	36 00	39 59	3 59
		39	136 $\frac{1}{2}$	76 $\frac{1}{2}$	213	30 00	32 53	2 53
		40	258	103	361	24 00	25 55	1 55
		41	239	39	278	18 00	18 90	90
42	253 $\frac{1}{2}$	78 $\frac{1}{2}$	332	12 00	12 42	42		
43	226 $\frac{1}{2}$	95 $\frac{1}{2}$	322	6 00	6 12	12		
796	Marlboro Building and Loan, .	7	$\frac{1}{2}$	12 $\frac{1}{2}$	13	132 00	189 10	57 10
		8	. . . .	11	11	120 00	166 54	46 54
		9	36 $\frac{1}{2}$	16 $\frac{1}{2}$	53	108 00	143 44	35 44
		10	171	25	196	96 00	123 15	27 15
		11	159 $\frac{1}{2}$	25 $\frac{1}{2}$	185	84 30	104 26	20 26
		12	245 $\frac{1}{2}$	43	288 $\frac{1}{2}$	72 00	86 48	14 48
		13	7 $\frac{1}{2}$	19 $\frac{1}{2}$	27	60 00	69 78	9 78

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
796	Philadelphia—Marlboro Building and Loan,	14	287	56	343	\$48 00	\$53 99	\$5 99
		15	28	74	102	36 00	39 41	3 41
		16	304	96	400	24 00	25 48	1 48
	Mechanics' B'd'g of Philada,	17	201	61	262	12 00	12 20	20
797		1	792½	213¾	1,006½	36 00	40 01	4 01
		2	209	105½	314½	24 00	25 78	1 78
		3	254½	97½	351½	12 00	12 44	44
798	Memorial Building,	4	. . . .	53	53	132 00	198 80	66 80
		5	4	33	37	120 00	172 77	52 77
		6	29	32	61	108 00	149 14	41 14
		7	4	16	20	96 00	127 55	31 55
		8	51	20	71	84 00	107 53	23 53
		9	60	29	89	72 00	88 80	16 80
		10	58	23	81	60 00	71 30	11 30
		11	127	30	157	48 00	55 04	7 04
		12	120	36	156	36 00	39 90	3 90
		13	274	55	329	24 00	25 71	1 71
		14	399	52	451	12 00	12 41	41
799	Mercantile Building and Loan,	1	100	55	155	120 00	171 75	51 75
		2	69½	17½	87	108 00	149 92	41 92
		3	23	74	97	96 00	129 12	33 12
		4	120	124	244	84 00	109 36	25 36
		5	146	80½	226½	72 00	90 63	18 63
		6	408	123	531	60 00	72 94	12 94
		7	574	240	814	48 00	56 28	8 28
		8	419	150	569	36 00	40 66	4 66
		9	453	237	690	24 00	26 07	2 07
		10	559	89	648	12 00	12 52	52
800	Merc's & Mechanics' B. & L.,	1	77	8	85	126 00	188 16	62 16
		2	20	2	22	120 00	176 38	56 38
		3	7	8	15	114 00	164 89	50 89
		4	13	1	14	108 00	153 67	45 67
		5	13	16	29	102 00	142 74	40 74
		6	5	. . . .	5	96 00	132 08	36 08
		7	12	7	19	90 00	121 71	31 71

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
800	Philadelphia County—Continued.							
	Philadelphia—Merc's & Mechanics' B. & L.,	8	a	a	a	a	a	a
		9	25	1	26	\$78 00	\$101 82	\$23 82
		10	. . . .	2	2	72 60	92 29	20 29
		11	. . . .	20	20	66 00	83 05	17 05
		12	16	4	20	60 00	74 09	14 09
		13	10	14	24	54 00	65 41	11 41
		14	a	a	a	a	a	a
		15	38	. . . .	38	42 00	48 90	6 90
		16	2	10	12	36 00	41 07	5 07
		17	3	. . . .	3	30 00	33 52	3 52
		18	20	. . . .	20	24 00	26 25	2 25
		19	58	17	75	18 60	19 26	1 26
		20	49	33	82	12 00	12 56	56
803	Metallic Building and Loan,	21	75	30	105	6 00	6 14	14
		1	42	9	51	132 00	190 69	58 69
		2	9½	12½	22	120 00	168 51	48 51
		3	5	. . . .	5	108 00	147 29	39 29
		4	27	. . . .	27	96 00	127 04	31 04
		5	44½	57½	102	84 00	107 76	23 76
		6	46	16	62	72 00	89 46	17 46
		7	186½	26½	213	60 00	72 32	12 12
		8	101	54	155	48 00	55 76	7 76
		9	97¾	108¾	206	36 00	40 36	4 36
		10	97¾	41¾	139	24 00	25 94	1 94
804	Michael Davitt B. and L., . . .	11	214	27	241	12 00	12 48	48
		1	437	237	674	96 00	126 36	30 36
		2	355½	121½	476½	72 00	89 08	17 08
		3	354	88½	442½	48 00	55 60	7 60
		4	346½	94	440½	36 00	40 29	4 29
		5	19	113½	132½	24 00	25 91	1 91
806	Milton Building, No. 2,	6	442	163	605	12 00	12 48	48
		12	1	4	5	132 00	187 53	55 53
		13	3	22	25	120 00	165 89	45 89
		14	a	a	a	a	a	a

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
806	<i>Philadelphia County—Continued.</i>									
	Philadelphia—Milton Building, No. 2,	15	61	4	65	\$98 00	\$125 37	\$29 37		
		16	6½	7½	14	84 00	106 48	22 48		
		17	15½	36½	52	72 00	88 52	16 52		
		18	28	31	59	60 00	71 47	11 47		
		19	31½	20½	52	48 00	55 34	7 34		
		20	89½	26½	116	36 00	40 18	4 18		
		21	46	8	54	24 00	25 83	1 83		
		22	116	7	123	12 00	12 46	46		
		809	Monitor Building and Loan, .	14	5	7	12	138 00	198 47	60 47
				15	3	7	10	132 00	185 38	53 38
				16	a	a	a	a	a	a
				17	3	22½	25½	120 00	163 28	43 28
				18	13½	12½	26	114 00	153 25	39 25
				19	1	1	108 00	143 18	35 18
				20	2¼	3¼	6	102 00	133 77	31 77
				21	1	5	6	96 00	124 38	28 38
				22	40	40	90 00	115 27	25 27
				23	7½	7½	84 00	106 21	22 21
				24	6	5½	11½	78 00	97 44	19 44
				25	20	8	28	72 00	87 70	16 70
				26	4	1	5	66 00	80 04	14 04
27	14			1	15	60 00	70 75	10 75		
28	56			12	68	54 00	62 72	8 72		
29	40			3	43	48 00	54 92	6 92		
30	23			17	40	42 00	47 68	5 68		
31	26			10	36	36 00	40 47	4 47		
32	60¼			18½	79	30 00	33 29	3 29		
33	27½	7½	35	24 00	26 17	2 17				
34	10	. . . .	10	18 00	19 34	1 34			
35	25	9½	34½	12 00	12 84	84				
36	43½	5½	49	6 00	6 21	21				
810	Monroe Series Building,	8	6	16	22	108 00	137 16	29 16		
		9	5	9	10	102 00	128 01	26 01		
		10	15	. . . .	15	96 00	119 04	23 04	
		11	7	13	20	84 00	101 64	17 64		

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
810	Philadelphia—Monroe Series Building, . . .	12	5	13	18	\$78 00	\$93 21	\$15 21
		13	12	41	53	72 00	85 96	13 96
		14	a	a	a	a	a	a
		15	38	24	62	60 00	69 00	9 00
		16	8	2	10	54 00	61 29	7 29
		17	75	11	86	48 00	53 76	5 76
		18	2½	8½	11	42 00	46 41	4 41
		19	38	8	46	36 00	39 24	3 24
		20	3	9	12	30 00	32 25	3 25
		21	38	. . . .	38	24 00	25 44	1 44
		22	55	. . . .	55	18 00	18 81	81
		23	95	59	154	12 00	12 36	36
		24	44	. . . .	44	6 00	6 09	09
811	Monumental B., L. & S' gs, No.1,	24	17	3	20	120 00	182 17	62 17
		25	58	32	90	108 00	151 07	43 07
		26	20	5	25	96 00	123 19	27 19
		27	34½	25½	60	84 00	105 13	21 13
		28	23	6	29	72 00	87 91	15 91
		29	66	41½	107½	60 00	71 50	11 50
		30	95½	20½	116	48 00	55 54	7 54
		31	51½	13	64½	36 00	39 44	3 44
		32	71	42	113	24 00	25 82	1 82
		33	116½	38	154½	12 00	12 22	22
		812	Monumental B., L. & S' gs, No.2,	14	10	21	31	132 00	191 80	59 80
15	25¼			12¼	38	120 00	167 79	47 79
16	78¼			31¼	110	108 00	143 25	35 25
17	81¼			23¼	105	96 00	123 12	27 12
18	23			17	40	84 00	104 41	20 41
19	133½			34	167½	72 00	87 51	15 51
20	50			76	126	60 00	71 28	11 28
21	103½*			60½	164	48 00	55 26	7 26
22	138½			39½	178	36 00	40 44	4 44
23	158¼			93¼	252½	24 00	26 44	2 44
24	186			39½	225½	12 00	12 92	92

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, of Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
813	<i>Philadelphia County—Continued.</i> Philadelphia—Mortgage Security Bdg. & Loan.	1	203½	68½	272	\$60 00	\$68 26	\$8 26
		2	113	20	133	48 00	53 32	5 32
		3	95½	30½	126	36 00	39 00	3 00
		4	77	25	102	24 00	25 36	1 36
		5	150	26	176	12 00	12 34	34
815	Moyamensing Building,	11	5	. . . .	5	132 00	195 51	63 51
		12	10	4	14	126 00	183 92	57 92
		13	a	a	a	a	a	a
		14	3	. . . .	3	114 00	161 97	47 97
		15	5	3	8	108 60	150 85	42 85
		16	. . . .	4	4	102 00	139 47	37 47
		17	5	17	22	96 00	128 66	32 66
		18	14	10	24	90 00	118 17	28 17
		19	a	a	a	a	a	a
		20	. . . .	34	34	78 00	96 39	18 39
		21	10	. . . .	10	72 00	87 31	15 31
		22	10	9	19	66 00	78 58	12 58
		23	149	1	150	60 00	70 15	10 15
		24	39	2	41	54 00	62 00	8 00
		25	31	5	36	48 00	54 18	6 18
		26	13	5	18	42 00	46 66	4 66
		27	15	7	22	36 00	39 40	3 40
		28	15	. . . .	15	30 00	32 36	2 36
		29	68	6	74	24 00	25 59	1 59
		30	16	. . . .	16	18 00	19 01	1 01
		31	6	21½	27½	12 00	12 56	56
		32	12	5	17	6 00	6 28	28
816	Mozart Building,	9	14	. . . .	14	130 00	b179 69	b49 69
		10	5	5	10	120 00	b156 45	b36 45
		11	35	24	59	108 00	b134 81	b26 81
		12	7	16	23	96 00	b114 77	b18 77
		13	3	13	16	84 00	b96 51	b12 51
		14	125	16	141	72 00	b79 97	b7 97
		15	24	20	44	60 00	b64 90	b4 90

a Series withdrawn before maturity.

b Apply only to shares not pledged on real estate loans, shares pledged having no share in the profits

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
816	Philadelphia—Mozart Building,	16	87	. . . .	87	\$48 00	b50 78	b2 78
		17	47	25	72	36 00	b37 44	b1 44
		18	116	24	140	24 00	b24 69	b69
		19	286	49	335	12 00	b12 34	b34
817	Mutual Benefit B and L., No.1.	7	21	1	22	132 00	188 96	56 96
		8	5	5	10	126 00	177 90	51 90
		9	23	14	37	120 00	167 08	47 08
		10	61½	36½	98	114 00	156 49	42 49
		11	81½	56½	138	102 00	136 01	34 01
		12	59	74½	133½	90 00	116 48	26 48
		13	71½	50½	122	78 00	97 89	19 89
		14	86	27½	113½	66 00	80 24	14 24
		15	220	79½	299½	54 00	63 53	9 53
		16	133	83	216	42 00	47 76	5 76
		17	204	66½	270½	30 00	32 94	2 94
		18	371	66	437	18 00	19 06	1 06
		19	283	86	367	6 00	6 12	12
818	Mutual Benefit B. and L., No.2.	1	159¼	46¼	206	60 00	68 50	8 50
		2	52¼	23¼	76½	48 00	53 44	5 44
		3	51½	20½	72	36 00	39 06	3 06
		4	157¼	28¼	186	24 00	25 36	1 36
		5	123¼	20¼	144½	12 00	12 34	34
820	Mutual Co-operative Building,	1	872½	491½	1,364½	62 00	88 41	16 41
		2	377¼	104¼	482½	12 00	12 42	42
821	Mutual Friends' B. and L., . .	18	3¼	21¼	25	138 00	193 88	55 88
		19	33½	31½	65	132 00	182 26	50 26
		20	a	a	a	a	a	a
		21	a	a	a	a	a	a
		22	a	a	a	a	a	a
		23	35	6	41	108 00	138 14	30 14
		24	25	. . . .	25	102 00	128 16	26 16
		25	15	10	25	96 00	118 99	22 99
		26	16	13½	29½	90 00	109 89	19 89
		27	15¼	14¼	30	84 00	101 22	17 22

b Apply only to shares not pledged on real estate loans, shares pledged having no share in the profits.
a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
821	Philadelphia—Mutual Friends' B. and L., . .	28	22½	5½	28	\$78 00	\$92 40	\$14 40
		29	74¾	¼	75	72 00	84 27	12 27
		30	19¾	5¼	25	66 00	76 06	10 06
		31	47½	12	59½	60 00	68 53	8 53
		32	5	35½	40½	54 00	60 70	6 70
		33	73	34½	107½	42 00	46 08	4 08
		34	69	13	82	36 00	39 11	3 11
		35	67½	21	88½	30 00	32 19	2 19
		36	137½	23½	161	24 00	25 46	1 46
		37	60	40	100	18 00	18 92	92
		38	151½	42½	194	12 00	12 50	50
		39	270	38	308	6 00	6 25	25
823	Mutual Help Building & Loan,	6	. . . .	22	22	132 00	191 79	59 79
		7	10	7	17	120 00	172 36	52 36
		8	. . . .	17	17	108 00	155 41	47 41
		9	18	. . . .	18	96 00	134 53	38 53
		10	14½	8½	23	84 00	114 01	30 01
		11	a	a	a	a	a	a
		12	49	20	69	60 00	75 06	15 06
		13	55½	10	65½	48 00	57 04	9 04
		14	35	. . . .	35	36 00	41 52	5 52
		15	73	11	84	24 00	26 57	2 57
		16	45½	15	60½	12 00	12 28	28
		827	National Savings F. & B., No. 2.	13	33	33	125 00	175 56	50 56
14	a			a	a	a	a	a
15	19			5	24	114 00	156 36	42 36
16	18			7	25	108 00	146 37	38 37
17	5			. . . .	5	102 00	136 54	34 54
18	33			2	35	96 00	126 87	30 87
19	53			8	61	90 00	117 36	27 36
20	12			8	20	84 00	108 03	24 03
21	4			2	6	78 00	98 88	20 88
22	16			. . . .	16	72 00	89 93	17 93
23	36½			2½	39	66 00	81 12	15 12

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
827	Philadelphia—National Savings F. & B. No. 2,	24	55	14	69	\$60 00	\$72 54	\$12 54
		25	135	20	155	54 00	64 20	10 20
		26	41	31	72	48 00	56 05	8 05
		27	126	48	174	42 00	48 12	6 12
		28	74	32	106	36 00	40 44	4 44
		29	106	23½	129½	30 00	33 03	3 03
		30	155	32	187	24 00	25 92	1 92
		31	130	30	160	18 00	19 08	1 08
		32	168	47	215	12 00	12 48	48
		33	96	67	163	6 00	6 12	12
828	National Security Building, . .	1	110	329	439	132 00	181 91	49 91
		2	3	14	17	120 00	161 25	41 25
		3	16	11	27	108 00	141 41	33 41
		4	15	19	34	96 00	122 40	26 40
		5	45	66	111	84 00	104 21	20 21
		6	52	4	56	72 00	86 85	14 85
		7	122	29	151	60 00	70 31	10 31
		8	122	54	176	48 00	54 60	6 60
		9	88½	50½	139	36 00	39 71	3 71
		10	146	93	239	24 00	25 65	1 65
		11	232½	40½	273	12 00	12 42	42
829	New Concordia Building, . . .	1	705	334	1,039	84 00	103 52	19 52
		2	214	47	261	48 00	54 31	6 31
		3	211	81	292	36 00	39 52	3 52
		4	331	156	487	24 00	25 54	1 54
		5	413	161	574	12 00	12 39	39
831	New Plan Building and Loan,	1	699½	83½	783	36 00	a 39 14	a 3 14
		2	171	18	189	30 00	a 32 18	a 2 18
		3	269	65½	334½	24 00	a 25 40	a 1 40
		4	344	63	407	12 00	a 12 35	a 35
		5	272½	22½	295	6 00	a 6 09	a 09
832	New Sylvania B. and L., . . .	1	208½	20½	229	36 00	39 13	3 13
		2	54¾	3½	58	33 00	35 63	2 63

a Apply only to shares not pledged on real estate loans, shares pledged having no share in the profit.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Philadelphia County—Continued.</i>									
832	Philadelphia—New Sylvania B. and L., . . .	3	44½	7	51½	\$30 00	\$32 17	\$2 17		
		4	175½	20	195½	24 00	25 39	1 39		
		5	84	6	90	18 00	18 78	78		
		6	260	26	286	12 00	12 34	34		
		7	102½	31	133½	6 00	6 08	8		
833	Ninth Ward B. and L., No. 2,	5	5	10	15	132 00	194 22	62 22		
		6	10	. . . .	10	120 00	169 82	49 82	
		7	17	15	32	108 00	147 60	39 60		
		8	35	15	50	96 00	126 68	30 68		
		9	16	18	34	84 00	107 20	23 20		
		10	29	21	50	72 00	88 90	16 90		
		11	27	13	40	64 00	71 71	11 71		
		12	71	42	113	48 00	55 52	7 52		
		13	94½	48½	143	36 00	40 28	4 28		
		14	25	24	49	24 00	25 92	1 92		
		15	178½	42½	221	12 00	12 47	47		
		834	Norris Building, No. 2,	2	5	5	144 00	178 56	34 56
				3	4	4	132 00	161 04	29 04
				4	5	4	9	120 00	144 00	24 00
				5	1	1	108 00	127 44	19 44
6	15			10	25	96 00	107 55	11 55		
7	10			9	19	84 00	92 82	8 82		
8	88			9	97	72 00	78 48	6 48		
9	a			a	a	a	a	a		
10	. . . .			20	20	60 00	64 50	4 50	
11	. . . .			10	10	54 00	57 64	3 64	
12	31			10	41	48 00	50 88	2 88		
13	51			6	57	36 00	37 62	1 62		
14	5			4	9	30 00	31 12	1 12		
15	52			12	64	24 00	24 72	72		
16	. . . .			100	100	18 00	18 40	40	
17	70	5	75	12 00	12 18	18				
836	North American B. and Loan,	1	121	46	167	96 00	119 57	23 57		
		2	2	27	29	84 00	102 04	18 04		
		3	3		10	78 00	93 56	15 56		

a Series withdrawn before maturing.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value,	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Philadelphia County—Continued.</i>									
836	Philadelphia—North American B. and Loan,	4	15	15	30	\$72 00	\$85 26	\$13 26		
		5	10	. . . .	10	66 00	77 14	11 14	
		6	10	5	15	60 00	69 20	9 20		
		7	a	a	a	a	a	a		
		8	25½	32¼	58	48 00	53 89	5 89		
		9	21	28	49	42 00	46 51	4 51		
		10	82	40	122	36 00	39 31	3 31		
		11	66½	22½	89	24 00	25 47	1 47		
		12	8	12	20	18 00	18 82	82		
		13	28	9	37	12 00	12 36	36		
		838	Northeastern Bldg.,	14	52	24	76	6 00	6 09	09
				1	380	96	476	48 00	53 60	5 60
				2	105	23	128	36 00	39 15	3 15
840	Northern Liberties B. and L.,	3	152	29	181	24 00	25 40	1 40		
		4	97	24	121	12 00	12 35	35		
		9	66	19	85	132 00	184 94	52 94		
		10	44½	2½	47	120 00	164 74	44 74		
		11	54	59	113	108 00	145 30	37 30		
		12	81	30	111	96 00	126 00	30 00		
		13	105½	48½	154	84 00	107 27	23 27		
		14	172	32	204	72 00	89 41	17 41		
		15	232½	84½	317	60 00	72 41	12 41		
		16	184	43	227	48 00	56 25	8 25		
		17	197	116½	313½	36 00	40 92	4 92		
		18	286	83	369	24 00	26 41	2 41		
		841	Northern National B. and L.,	19	242	179	421	12 00	12 78	78
9	31			1	32	132 00	196 38	64 38		
10	22			29	51	120 00	170 98	50 98		
11	49			2	51	108 00	148 07	40 07		
12	35			10	45	96 00	126 37	30 37		
13	82			3	85	84 00	106 71	22 71		
14	126			33	159	72 00	88 32	16 32		
15	157			39	196	60 00	71 00	11 00		
16	112			9	121	48 00	54 69	6 69		
17	87			81	168	36 00	39 66	3 66		

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Philadelphia County—Continued.								
841	Philadelphia—Northern National B. and L.	18	263	75	338	\$24 00	\$25 62	\$1 62
		19	505	159	664	12 00	12 44	44
845	North Philadelphia B. and L.	7	33	45	78	66 00	69 31	33 31
		8	25	56	81	60 00	86 50	26 50
		9	45	63	108	54 00	74 49	20 49
		10	71	63	134	48 00	63 97	15 97
		11	76	58	134	42 00	54 08	12 08
		12	60	54	114	36 00	44 81	8 81
		13	104	47	151	50 00	56 06	6 06
		14	222	73	295	24 00	27 87	3 87
		15	247	16	263	18 00	20 22	2 22
		16	121	98	219	12 00	13 06	1 06
		17	174	60	234	6 00	6 33	33
844	North Philadelphia B. and S.	1	346	136	482	72 00	87 53	15 53
		2	54	39	93	60 00	70 75	10 75
		3	75½	18½	94	48 00	54 87	6 87
		4	30½	12½	43	56 00	59 87	3 87
		5	105½	24	129½	24 00	25 72	1 72
		6	30	7½	37½	18 00	18 96	96
		7	78	49½	127½	12 00	12 43	43
		8	47½	30½	78½	6 00	6 10	10
845	North Star Bldg. and Loan.	16	29	113	142	132 00	191 35	59 35
		17	40	50	90	120 00	169 05	49 05
		18	52	55	107	168 00	157 73	39 73
		19	53	73	126	96 00	127 39	31 39
		20	53	33	91	84 00	108 03	24 03
		21	111	34	145	72 00	89 06	17 06
		22	174	36	210	60 00	72 26	12 26
		23	216	75	291	48 00	55 84	7 84
		24	300	99	399	36 00	40 41	4 41
		25	353	100	453	24 00	25 96	1 96
		26	397	85	482	12 00	12 49	49
846	Northwest Building and Loan.	1	76½	23½	100	84 00	105 42	21 42
		2	13½	10½	24	76 00	92 85	16 85
		3	18½	8½	27	72 00	87 12	15 12
		4	40	7	47	66 00	78 70	12 70

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
846	Philadelphia—Northwest Building and Loan,	5	59½	15½	75	\$60 00	\$70 50	\$10 50
		6	50	2	52	54 00	62 50	8 50
		7	27	22	49	48 00	54 72	6 72
		8	3	16	19	42 00	47 14	5 14
		9	68½	16½	85	36 00	39 78	3 78
		10	25	.	25	36 00	32 62	2 62
		11	46	.	46	24 00	25 68	1 68
		12	72	12	84	18 00	18 94	94
		13	73	10	83	12 00	12 42	42
		14	39	17	56	6 00	6 11	11
847	Northwestern Building,	1	267	90	357	48 00	52 60	4 60
		2	27	.	27	36 00	38 69	2 69
		3	5	.	5	24 00	25 69	1 69
		4	82	3	85	12 00	12 68	68
849	Oak Lane Building and Loan, .	1	366	91½	457½	24 00	25 37	1 37
		2	117	12½	129½	18 00	18 80	80
		3	100	10	110	12 00	12 38	38
		4	72	10	82	6 00	6 16	16
850	Old Alliance Bldg. and Loan, .	4	1	11	12	132 00	189 93	57 93
		5	61½	18½	80	120 00	167 73	47 73
		6	7½	16½	24	108 00	146 27	38 27
		7	10	17	27	96 00	125 82	29 82
		8	64	4	68	84 00	106 48	22 48
		9	45½	13½	59	72 00	88 11	16 11
		10	65¼	31¼	97½	60 00	70 79	10 99
		11	17	20	37	48 00	54 73	6 73
		12	98½	46	144½	36 00	39 68	3 68
		13	73½	45½	118¾	24 00	25 46	1 46
851	Old Hickory Building and Loan,	14	134½	32	166½	12 00	12 36	36
		9	.	11	11	126 00	199 40	73 40
		10	5	5	10	120 00	188 14	68 14
		11	a	a	a	a	a	a
		12	2	14	16	108 00	164 90	56 90
		13	10	8	18	102 00	155 01	53 01
		14	6	5	11	96 00	146 47	50 47

a Series withdrawn before maturity.

TABLE II[—*Number and Value of Shares, by Series, of Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
851	<i>Philadelphia County—Continued.</i>							
	Philadelphia—Old Hickory Bldg. and Loan,	15	a	a	a	a	a	a
		16	15	8	23	\$84 00	\$124 34	\$40 34
		17	5	6½	11½	78 00	113 35	35 35
		18	15	. . . .	15	72 00	102 07	30 07
		19	. . . .	3	3	66 00	91 49	25 49
		20	. . . .	1	1	60 00	81 10	21 10
		21	. . . .	24	24	54 00	71 10	17 10
		22	44	4	48	48 00	61 49	13 49
		23	5	. . . .	5	42 00	52 35	10 35
		24	5	4	9	36 00	43 60	7 60
		25	5	3	8	30 00	35 25	5 25
		26	15	1½	16½	27 00	30 38	3 38
		27	23	. . . .	23	18 00	19 89	1 89
		28	10	. . . .	10	12 00	13 30	1 30
		29	38	2	40	6 00	6 20	20
852	Olney Building and Loan, . .	8	1	108	109	60 00	83 76	23 76
		9	10	20	30	54 00	75 78	21 78
		10	5	38	43	48 00	65 10	17 10
		11	34	15	49	42 00	54 92	12 92
		12	20	15	35	30 00	36 29	6 29
		13	86	59	145	24 00	28 02	4 02
		14	139	40	179	18 00	20 35	2 35
		15	165	. . . .	165	12 00	13 17	1 17
		16	139	17	156	6 00	6 40	40
854	Our Building,	19	95½	30½	126	132 00	179 19	47 19
		20	88½	39½	128	120 00	159 00	39 00
		21	50½	25½	76	108 00	139 59	31 59
		22	50	35	85	96 00	120 96	24 96
		23	86	125½	211½	84 00	103 11	19 11
		24	214	35	249	72 00	86 04	14 04
		25	176½	29½	206	60 00	69 75	9 75
		26	198	49	247	48 00	54 24	6 24
		27	260½	78	338½	36 00	39 51	3 51
		28	193½	270½	464	24 00	25 56	1 56
		29	137½	51½	189	12 00	12 42	42

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County.—Continued.</i>							
855	Philadelphia—Oxford Building,	1	470	123	593	\$84 00	a107 25	a23 25
		2	329	70	399	72 00	a89 09	a17 09
		3	235	97	332	60 00	a71 86	a11 86
		4	190	69	259	48 00	a55 59	a7 59
		5	221	185	406	36 00	a40 27	a4 27
		6	319	163	482	24 00	a25 90	a1 90
		7	406	214	620	12 00	a12 48	a48
856	Pacific Building,	23	3	. . . .	3	90 00	117 96	27 96
		24	5	. . . .	5	84 00	108 07	24 07
		25	12	1	13	78 00	98 21	20 21
		26	10	5	15	72 00	89 22	17 22
		27	6½	11	17½	66 00	81 46	15 46
		28	50	10	60	60 00	73 17	13 17
		29	2	. . . .	2	54 00	65 90	11 90
		30	6	8	14	48 00	56 32	8 32
		31	b	b	b	b	b	b
		32	20	. . . .	20	36 00	40 21	4 21
		33	13	9	22	30 00	33 17	3 17
		34	30½	½	31	24 00	26 26	2 26
		35	43	5	48	18 00	19 35	1 35
		36	22	13½	35½	12 00	12 58	58
		37	30	17	47	6 00	6 38	38
857	Park Avenue B'd'g & Loan, .	1	345½	67¼	413	36 00	38 83	2 83
		2	116½	14½	131	30 00	31 97	1 97
		3	133	10	143	24 00	25 27	1 27
		4	54	12	66	18 00	18 72	72
		5	140	12	152	12 00	12 33	33
		6	86	12	98	6 00	6 09	09
860	Passyunk Building, c,	21	548	569	12 00	12 85	85	
					24 00	26 04	2 04	
					36 00	39 75	3 75	
					48 00	54 60	6 60	
					60 00	70 56	10 56	

a Apply only to shares not pledged on real estate loans, shares pledged having no share in the profits.

b Series withdrawn before maturity.

c Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County.—Continued.</i>							
860	Philadelphia—Passyunk Building, c,					\$72 00	\$87 34	\$15 34
						84 00	105 98	21 98
						96 00	127 24	31 24
						108 00	147 94	39 94
						120 00	169 62	49 62
862	Patterson Building and Loan,	1	149	95	244	60 00	70 45	10 45
		2	83	29	112	54 00	62 46	8 46
		3	50½	13	63½	48 00	54 69	6 69
		4	59	12	71	42 00	47 12	5 12
		5	36	11	47	36 00	39 74	3 74
		6	103	8	111	30 00	32 60	2 60
		7	85	19	104	24 00	25 66	1 66
		8	101¾	5½	107	18 00	18 94	94
		9	131¾	1½	133	12 00	12 41	41
		10	124½	15½	140	6 00	6 10	10
864	Penn Square B'd'g and Loan,	17	21½	23½	45	132 00	189 79	57 79
		18	26		26	126 00	178 65	52 65
		19	24	4	28	120 00	167 75	47 75
		20	15		15	112 00	157 10	43 10
		21	86	121	207	96 00	126 56	30 56
		22		16	16	90 00	116 56	26 56
		23	111	89	200	84 00	107 40	23 40
		24	38	10	48	78 00	98 17	20 17
		25	84	24	108	72 00	89 19	17 19
		26	111	77	188	66 00	80 44	14 44
		27	202	17	219	60 00	71 94	11 94
		28	46	39	85	54 00	63 67	9 67
		29	14	52	66	48 00	55 64	7 64
		30	110½	123	233½	42 00	47 85	5 85
		31	126	5	131	36 00	40 29	4 29
		32	148½	51½	200	30 00	32 98	2 98
		33	254	46	300	24 00	25 91	1 91
		34	174½	63½	238	18 00	19 07	1 07
		35	266½	132½	398½	12 00	12 47	47
		36	133	52	185	6 00	6 11	11

c Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Pro ^{ct} .
			Free.	Borrowed on.	Total.			
865	<i>Philadelphia County—Continued.</i> Philadelphia—Penn Township Savings & L.,	1	45	14	59	\$106 00	\$142 68	\$36 68
		2	14	9	23	102 00	136 19	34 19
		3	21	2	23	96 00	126 51	30 51
		4	. . . .	10	10	90 00	117 22	27 22
		5	12	17	29	84 00	107 99	23 99
		6	30	10	40	78 00	98 96	20 96
		7	14	9	23	75 00	94 50	19 50
		8	57	16	73	70 00	87 21	17 21
		9	18	14	32	66 00	81 42	15 42
		10	38	14	52	60 00	72 91	12 91
		11	24½	22½	47	54 00	64 61	10 61
		12	30	12	42	48 00	56 46	8 46
		13	11½	11½	23	42 00	48 52	6 52
		14	38	1	39	36 00	40 82	4 82
		15	177	38	215	30 00	33 77	3 37
		16	99½	21½	121	24 00	26 16	2 16
		17	79	62	141	18 00	19 22	1 22
		18	232	40	272	12 00	12 54	54
		19	88	4	92	6 00	6 14	14
866	Pennsylvania B. and L., No. 2.	13	34½	38½	73	133 06	194 76	62 76
		14	7	11	18	126 00	183 19	57 19
		15	58	48½	106½	120 00	171 88	51 88
		16	5	11	16	114 60	160 83	46 83
		17	80½	. . . .	80½	108 00	150 02	42 02
		18	83½	6	89½	102 00	139 48	37 48
		19	50	50	100	96 00	129 21	33 21
		20	12	40	52	90 00	119 19	29 19
		21	77	41	118	84 00	109 42	25 42
		22	31	38	69	78 00	99 92	21 92
		23	250	65	295	72 00	90 68	18 68
		24	90½	6½	97	66 00	81 70	15 70
		25	162½	33½	196	60 00	72 97	12 97
		26	102½	136	238½	54 00	64 51	10 51
		27	68	27	95	48 00	56 31	8 31
		28	48	34	82	42 00	48 35	6 35
		29	290	119	409	36 00	40 68	4 68

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
866	Philadelphia—Pennsylvania B. & L., No. 2,	30	137	58½	195½	\$30 00	\$33 25	\$3 25
		31	222	20½	242½	24 00	26 08	2 08
		32	116½	70	186½	18 00	19 17	1 17
		33	362	107	469	12 00	12 52	52
		34	301	38	339	6 00	6 13	13
867	Pa. B. & L. of Roxboro, No. 1, a . . .		740	501	1,241	12 00	12 39	39
						24 00	25 55	1 55
						36 00	39 24	3 24
						48 00	54 02	6 02
						60 00	69 10	9 10
868	Pa. B. & L. of Roxboro, No. 2, a . . .		460	265	755	12 00	12 49	49
						24 00	25 47	1 47
						36 00	39 39	3 39
						48 00	53 71	5 71
869	Penrose Building and Loan, . .	1	161½	44½	206	36 00	39 72	3 72
		2	50	. . . .	50	30 00	32 68	2 68
		3	61	9	70	24 00	25 84	1 84
		4	35½	11½	47	18 00	19 16	1 16
		5	50	3	53	12 00	12 70	70
		6	111½	10	121½	6 00	6 17	17
870	People's Building,	1	144½	113½	258	96 00	127 36	31 36
		2	19	1	20	84 00	108 01	24 01
		3	10	5	15	72 00	89 64	17 64
		4	4	3½	7½	60 00	72 25	12 25
		5	35	14	49	48 00	55 84	7 84
		6	58	38½	96½	36 00	40 41	4 41
		7	60	7½	67½	24 00	25 96	1 96
		8	93	34	127	12 00	12 49	49
873	Philadelphia Building,	14	43	30	73	132 00	190 70	58 70
		15	48½	43½	92	120 00	168 50	48 50
		16	59	45	104	108 00	147 28	39 28
		17	82	74½	156½	96 00	127 02	31 02
		18	89	37½	126½	84 00	107 77	23 77
		19	139	69	208	72 00	89 45	17 45

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
873	Philadelphia County—Continued.								
	Philadelphia—Philadelphia Building, . . .	20	72	53½	125½	\$60 00	\$72 12	\$12 12	
		21	160	83	243	48 00	55 75	7 75	
		22	104½	34	128½	36 00	40 35	4 35	
		23	180½	31	211½	24 00	25 92	1 92	
		24	188	68	256	12 00	12 49	49	
	874	Phoenix B. and L., No. 1, . . .	4	35	55	90	120 00	177 07	57 07
			5	211	79	290	108 00	148 87	40 87
			6	129	35	164	96 00	126 97	30 97
			7	247	86	333	84 00	104 83	20 83
			8	121	61	182	72 00	87 30	15 30
			9	370	66	436	60 00	70 63	10 63
			10	474	23	497	48 00	54 80	6 80
		11	872	87	959	36 00	39 83	3 83	
		12	661	244	905	24 00	25 70	1 70	
		13	585	303	948	12 00	12 43	43	
875		Phoenix B. and L., No. 2, . . .	2	30	20	50	120 00	175 77	55 77
			3	62	11	73	108 00	151 40	43 40
			4	126	27	153	96 00	129 12	33 12
		5	87	22	109	84 00	108 51	24 51	
		6	78	33	111	72 00	89 42	17 42	
		7	42	46	88	60 00	71 74	11 74	
		8	495	26	521	48 00	55 32	7 32	
		9	1,579	138	1,717	36 00	40 03	4 03	
		10	180	278	458	24 00	25 75	1 75	
		11	441	137	578	12 00	12 43	43	
	876	Phoenix B. and L., No. 3, . . .	2	25	15	40	120 00	171 72	51 72
			3	28	22	50	108 00	146 85	38 85
			4	30	5	35	96 00	125 25	29 25
		5	48	17	65	84 00	105 26	21 26	
		6	43	17	60	72 00	86 22	14 22	
		7	48	44	92	60 00	69 63	9 63	
		8	71	13	84	48 00	54 01	6 01	
		9	88	38	126	36 00	39 33	3 33	
		10	145	51	196	24 00	25 46	1 46	
		11	120	38	158	12 00	12 36	36	
877		Phoenix B. and L., No. 4, . . .	1	144	89	233	108 00	140 66	32 66

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
877	Philadelphia—Phoenix B. and L., No. 4, . . .	2	15	5	20	\$96 00	\$121 29	\$25 29
		3	56	21	77	84 00	102 97	18 97
		4	28	30	58	72 00	85 66	13 66
		5	25	9	34	60 00	69 30	9 30
		6	36	22	58	48 00	53 85	3 85
		7	13	17	30	36 00	39 22	3 22
		8	266	117	383	24 00	25 40	1 40
		9	275	29	304	12 00	12 35	35
		878	Poplar B. and L., No. 2, . . .	1	261	69	330	60 00	67 10	7 10
2	72½			27½	100	48 00	52 96	4 95
3	121			30½	151½	36 00	39 18	3 18
4	154			25	179	24 00	25 76	1 76
5	181			41	222	12 00	12 70	70
879	Powelton Building,	39	. . . .	10	10	129 00	193 74	61 74
		40	1	8	9	126 00	187 24	61 24
		41	4½	16½	21	123 00	180 90	57 90
		42	3½	12½	16	120 00	174 70	54 50
		43	2½	8½	12	117 00	168 61	51 61
		44	. . . .	20	20	114 00	162 62	48 62
		45	8½	30½	39	111 00	156 74	45 74
		46	11½	21½	36	108 00	150 95	42 95
		47	. . . .	5	5	105 00	145 26	40 26
		48	15	12	27	102 00	139 67	37 67
		49	21½	38½	60	99 00	134 17	35 17
		50	29½	25½	55	96 00	128 76	32 76
		51	½	20½	21	93 00	113 44	30 44
		52	15	14	29	90 00	118 22	28 22
		53	62½	2½	65	87 00	113 07	26 07
		54	26½	25½	52	84 00	108 02	24 02
		55	52	13	65	81 00	103 05	22 05
		56	25½	½	26	78 00	98 17	20 17
		57	67	60	127	75 00	93 37	18 37
		58	126	. . . .	126	72 00	88 66	16 66
		59	71	28	99	69 00	84 04	15 04
		60	59½	3½	63	66 00	79 52	13 52
		61	70	14	84	63 00	75 11	12 11

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
953	Philadelphia—Powelton Building,	62	119½	28½	148	\$60 00	\$70 79	\$10 79
		63	19	43	62	57 00	66 58	9 58
		64	35	62	97	54 00	62 47	8 47
		65	50	. . . .	50	51 00	58 44	7 44
		66	74	51	125	48 00	54 53	6 53
		67	102	. . . .	102	45 00	50 69	5 69
		68	44½	35½	80	42 00	46 91	4 91
		69	56½	36½	93	39 00	43 20	4 20
		70	131½	41½	173	36 00	39 55	3 55
		71	93	. . . .	93	33 00	35 93	2 93
		72	63	10	73	30 00	32 41	2 41
		73	46	. . . .	46	27 00	28 93	1 93
		74	141½	13½	155	24 00	25 51	1 51
		75	30	. . . .	30	21 00	22 13	1 13
		76	10½	59½	70	18 00	18 82	82
		77	73½	24½	98	15 00	15 55	55
		78	106½	12½	119	12 00	12 35	35
		79	120	10	130	9 00	9 19	19
		80	35	14	49	6 00	6 08	08
		880	Prospect Building and Loan.	81	90½	70½	161	3 00	3 02	02
1	176			87½	263½	108 00	146 81	38 81
2	39½			54	93½	96 00	128 45	32 45
3	57			19	76	84 00	109 61	25 61
4	89			52½	111½	72 00	92 48	20 48
5	62			26½	88½	60 00	74 79	14 79
6	55			16½	71½	48 00	57 84	9 84
7	94½			40½	135	36 00	41 77	5 77
8	113½			84	197½	24 00	26 33	2 33
9	141			56	197	12 00	12 66	66
882	Protective B. and L., No. 1.	3	40	12	52	132 00	a19 83	a61 83
		4	34½	28	62½	126 00	a182 07	a56 07
		5	39½	11½	51	120 00	a170 60	a50 60
		6	10	23½	33½	114 00	a159 28	a45 28
		7	11½	4	12	108 00	a148 41	a10 41

a Apply only to shares not pledged on real estate loans, shares so pledged having no share in the profits

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Sbares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
882	Philadelphia County- Continued.								
	Philadelphia—Protective B. and L., No. 1, .	8	. . . .	3	3	b	b	b
		9	13	7½	20½	\$96 00	a127 41	a31 41	
		10	. . . .	10	10	b	b	b
		11	5	14	19	84 00	a107 73	a23 73	
		12	. . . .	9	9	b	b	b
		13	40½	1½	42	72 00	a89 34	a17 34	
		14	c	c	c	c	c	c	
		15	17½	4½	22	60 00	a71 77	a11 77	
		16	. . . .	1	1	b	b	b
		17	27	11½	38½	48 00	a55 48	a7 48	
		18	5	25	30	42 00	a47 74	a5 74	
		19	21	6	27	36 00	a40 16	a4 16	
		20	28¾	¼	29	30 00	a32 88	a2 88	
		21	108½	42	150½	24 00	a25 85	a1 85	
		22	13	75	88	18 00	a19 06	a1 06	
		23	46½	38	84½	12 00	a12 48	a 48	
		24	50½	½	51	6 00	a 6 12	a 12	
	883	Protective B. and L., No. 2, .	1	95½	24¾	120	108 00	139 20	31 20
			2	5	5	a	a	a
			3	32¾	51¼	84	96 00	120 61	24 61
			4	½	½	a	a	a
			5	5	5	84 00	102 51	18 51
			6	b	b	b	b	b	b
		7	4½	6	10½	72 00	85 41	13 41	
		8	b	b	b	b	b	b	
		9	2	13	15	60 00	69 22	9 22	
		10	b	b	b	b	b	b	
		11	b	b	b	b	b	b	
		12	7	. . . .	7	42 00	46 81	4 81
		13	15¼	6¾	22	36 00	39 50	3 50	
		14	b	b	b	b	b	b	
		15	2	20	22	24 00	25 73	1 73	

b All shares borrowed on.
c Series withdrawn before maturity.
a All shares borrowed on.
b Series withdrawn before maturity.

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
883	Philadelphia—Protective B. and L., No. 2, .	16	16½	16½	a	a	a	
		17	18½	13¾	32½	\$12 00	\$12 45	45
884	Protective B. and L., No. 3, .	1	55½	31½	87	96 00	c123 19	c27 19
		2	10	. . . .	10	90 00	c114 22	c24 22
		3	55½	12½	68	84 00	c104 96	c20 96
		4	25	17½	42½	78 00	c95 94	c17 94
		5	19	. . . .	19	72 00	c87 22	c15 22
		6	10	7	17	66 00	c78 79	c12 79
		7	40	6	46	60 00	c70 54	c10 54
		8	21	6	27	54 00	c62 53	c8 53
		9	30½	12¼	42½	48 00	c54 70	c6 70
		10	10	5	15	42 00	c47 08	c5 08
		11	91	6	97	36 00	c39 78	c3 78
		12	4	13½	17½	30 00	c32 68	c2 68
		13	15	15½	30½	24 00	c25 73	c1 73
		14	27	34½	61½	18 00	c18 99	c 99
		15	39	11	50	12 00	c12 45	c 45
		16	35	13	48	6 00	c 6 11	c 11
885	Provident Building and Loan,	11	28	57	85	132 00	187 39	55 39
		12	19	35	54	120 00	164 81	44 81
		13	40½	49½	90	108 00	142 83	34 83
		14	101	43	144	96 00	121 59	25 59
		15	56½	13½	70	84 00	103 10	19 10
		16	75	20	95	72 00	85 97	13 97
		17	77	54	131	60 00	69 45	9 45
		18	206½	55½	262	48 00	53 82	5 82
		19	199½	42½	242	36 00	39 38	3 38
		20	126½	50½	177	24 00	25 58	1 58
		21	164½	55½	220	12 00	12 54	54
887	Putnam Building Society, . .	9	5	5	120 00	171 58	57 58	
		10	5	10	15	114 00	160 13	46 13
		11	2½	7½	10	108 00	149 06	41 06
		12	2	14	16	102 00	138 38	36 38
		13	11½	26½	38	96 00	128 04	32 04

a All shares borrowed on.

c Apply only to shares not pledged on real estate loans, shares so pledged having no share in the profits.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
887	<i>Philadelphia County—Continued.</i>								
	Philadelphia—Putnam Building Society, . . .	14	7	23	30	\$90 00	\$118 07	\$28 07	
		15	11½	18½	30	84 00	108 53	24 53	
		16	13½	6½	20	78 00	99 16	21 16	
		17	39½	5½	45	72 00	90 09	18 09	
		18	32½	15½	47½	66 00	81 34	15 34	
		19	39½	28½	68	60 00	72 84	12 84	
		20	61½	4½	66	54 00	64 52	10 52	
		21	59½	13½	73	48 00	56 19	8 19	
		22	14½	8½	23	42 00	47 91	5 91	
		23	30	8½	38½	36 00	39 84	3 84	
		24	55	2	57	30 00	32 74	2 74	
		25	50	12	62	24 00	25 63	1 63	
		26	87½	½	88	18 00	19 01	1 01	
		27	160½	9½	170	12 00	12 39	59	
		28	35	24	59	6 00	6 10	10	
	888	Radiant Star B. & L., No. 2, . . .	6	15	5	20	144 00	199 26	55 26
			7	26	26	132 00	178 10	46 10
			8	73	10	83	120 00	158 42	38 42
			9	53	18½	71½	108 00	139 11	31 11
			10	139½	15½	155	96 00	119 98	23 98
			11	113½	46½	160	84 00	102 31	18 31
			12	145	104½	249½	72 00	85 35	13 35
			13	98	49	147	60 00	69 62	9 62
			14	104	25	129	48 00	54 24	6 24
			15	138	57½	195½	36 00	39 43	3 43
			16	379	85	464	24 00	25 46	1 46
			17	308	88	396	12 00	12 39	39
889		Railroad Employes' L. and B., . . .	10	40	40	144 00	189 38	55 38
			11	20	20	132 00	178 54	46 54
			12	6	6	120 00	158 46	38 46
			13	74	29	103	108 00	139 15	31 15
			14	81½	15	96½	96 00	120 62	24 62
		15	81	5	86	84 00	102 85	18 85	
		16	71	26	97	72 00	85 85	13 85	
		17	92	4	96	60 00	69 61	9 61	
		18	184	9½	193½	48 00	54 15	6 15	

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
889	Philadelphia—Railroad Employees' L. and B.,	19	209	95	304	\$36 00	\$39 46	\$3 46
		20	189	38	227	24 00	25 54	1 54
		21	164½	54½	219	12 00	12 39	39
890	Randolph Building and Loan,	9	65	2	67	132 00	a187 08	a55 08
		10	42	12½	54½	120 00	a164 15	a44 15
		11	2	. . . .	2	108 00	a142 12	a34 12
		12	113	16	129	96 00	a122 54	a26 54
		13	262	62½	324½	84 00	a103 92	a19 92
		14	257½	62½	320	72 00	a86 41	a14 41
		15	202	74½	276½	60 00	a69 93	a9 93
		16	178½	50½	229	48 00	a54 30	a6 30
		17	263½	129½	393½	36 00	a39 55	a3 55
		18	356½	107½	464	24 00	a25 50	a1 50
		19	296½	226	522½	12 00	a12 38	a38
893	Red Star Building and Loan,	3	. . . .	6	6	120 00	161 01	41 01
		4	. . . .	10	10	108 00	141 60	33 00
		5	55	25	80	96 00	119 20	23 20
		6	13	5	18	84 00	101 20	17 20
		7	30	23	53	72 00	84 78	12 78
		8	50	19	69	60 00	68 65	8 65
		9	81	27	108	48 00	53 56	5 56
		10	54	33	87	36 00	39 15	3 15
		11	107	49	156	24 00	25 48	1 48
		12	108	29	137	12 00	12 48	48
894	Refm'd Germant'n Av. B. & L.	1	12	58	70	132 00	a168 30	a36 30
		2	17	3	20	120 00	a150 00	a30 00
		3	10½	29½	40	108 00	a132 30	a24 30
		4	29	21	50	96 00	a115 20	a19 20
		5	38	. . . .	38	84 00	a98 70	a14 70
		6	15	5	20	72 00	a82 80	a10 80
		7	38	. . . .	38	60 00	a67 50	a7 50
		8	19	11	30	48 00	a52 80	a4 80
		9	69	31	100	36 00	a38 70	a2 70
		10	119½	41	160½	24 00	a25 20	a1 20
		11	125	17	142	12 00	a12 30	a30

a Apply only to shares not pledged for real estate loans, shares so pledged having no share in the profits

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
895	Philadelphia—Reliance Building and Loan,	2	75	78	153	\$60 00	\$90 00	\$30 00
		3	257	122	379	54 00	77 80	23 80
		4	87	34	121	48 00	67 20	19 20
		5	111	63	174	42 00	56 70	14 70
		6	178	179	357	36 00	46 80	10 80
		7	21	60	81	30 00	37 50	7 50
		8	164	108	272	24 00	28 80	4 80
		9	50	212	262	12 00	13 20	1 20
		10	1½	70½	72	6 00	6 30	30
896	Republic Building & L., No. 1,	9	. . . .	9	9	152 00	196 50	64 80
		10	1	7	8	120 00	174 87	54 87
		11	1	2	3	108 00	153 75	45 75
		12	1	2	3	84 00	107 34	23 34
		13	66½	13	79½	72 00	86 55	14 55
		14	31	7½	38½	60 00	67 26	7 26
		15	22	6½	28½	54 00	60 53	6 53
		16	28	10	38	48 00	53 80	5 80
		17	38	12½	50½	42 00	47 08	5 08
		18	38½	6½	45	36 00	40 35	4 35
		19	39	. . . .	39	30 00	33 63	3 63
		20	40	19½	59½	24 00	26 90	2 90
		21	8	15½	23½	18 00	20 17	2 17
		22	187	20¾	207¾	12 00	13 45	1 45
897	Republic B. and L., No. 2, . .	8	20	. . . .	20	132 00	197 32	65 32
		9	a	a	a	a	a	a
		10	5	. . . .	5	108 00	148 70	40 70
		11	25	12	37	84 00	110 93	26 93
		12	40½	18½	59	72 00	90 63	18 63
		13	91	19½	110½	60 00	74 18	14 18
		14	58½	22¾	81	48 00	57 18	9 18
		15	55½	38	93½	36 00	42 28	6 28
		16	30	1¾	31¾	24 00	26 97	2 97
898	Resolute Building and Loan, .	17	120½	16½	137	12 00	13 48	1 48
		6	1½	10¾	12	138 00	191 59	53 59

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
898	Philadelphia County—Continued.								
	Philadelphia—Resolute Building and Loan, .	7	. . . .	13	13	\$132 00	\$181 03	\$19 03
		8	5	10	15	126 00	170 68	44 68	
		9	5	. . . .	5	120 00	160 52	40 52
		10	33	46	79	114 00	150 57	36 57	
		11	28	2	30	108 00	140 82	32 82	
		12	22½	2½	25	102 00	131 28	29 28	
		13	26	6	32	96 00	121 93	25 93	
		14	39	20	59	90 00	112 80	22 80	
		15	107	. . . .	107	84 00	103 86	19 86
		16	15	20½	35½	78 00	95 12	17 12	
		17	72	28	100	72 00	86 58	14 58	
		18	14	1	15	66 00	78 26	12 26	
		19	43½	½	44	60 00	70 13	10 13	
		20	53½	½	54	54 00	62 21	8 21	
		21	34	20	54	48 00	54 48	6 48	
		22	49	31	80	42 00	46 96	4 96	
		23	80	19	99	36 00	39 65	3 65	
		24	88	30	118	30 00	32 53	2 53	
		25	64½	58½	103	24 00	25 62	1 62	
		26	200½	43½	243½	18 00	18 91	91	
		27	185½	23½	209	12 00	12 40	40	
		28	189	43½	232½	6 00	6 10	10	
	899	Retail Grocers' B. and L., . .	1	237½	95½	333	36 00	39 18	3 18
			2	51½	23½	75	30 00	32 26	2 26
			3	51	28	79	24 00	25 44	1 44
			4	45	17	62	18 00	18 73	73
			5	14½	20½	35	12 00	12 31	31
		6	198½	23½	222	6 00	6 03	03	
900	Rhein Building, a . . . . .	. . .	463	505	968	12 00	12 35	35
						24 00	25 22	1 22	
						36 00	38 52	2 52	
						48 00	52 58	4 58	
						60 00	67 11	7 11	
						72 00	82 21	10 21	

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
	<i>Philadelphia County—Continued.</i>									
901	Philadelphia—Rhein Building, No. 3,	1	585	134	719	\$18 00	b 53 76	b 5 76		
		2	194	54	248	36 00	b 39 24	b 3 24		
		3	326	100	426	24 00	b 25 12	b 1 12		
		4	375	89	464	12 00	b 12 28	b 28		
902	Rhein Building, No. 4,	1	905	80	985	12 00	12 11	11		
903	Richmond Building and Loan.	10	55	11½	66½	132 00	196 07	61 07		
		11	28½	32½	62	120 00	172 95	52 95		
		12	66½	28½	95	108 00	150 89	42 89		
		13	111	113	224	96 00	129 89	33 89		
		14	39	41	80	84 00	109 95	25 95		
		15	132½	38½	171	72 00	91 06	19 06		
		16	105	44	149	61 00	73 24	13 24		
		17	98	46	144	48 00	56 47	8 47		
		18	283	56	339	36 00	40 77	4 77		
		19	193½	44½	238	24 00	26 12	2 12		
		20	352	150½	502½	12 00	12 53	53		
		904	Richmond Mutual Bdg. & Loan.	11	30½	11½	42	158 00	260 00	62 00
				12	14½	1½	16	152 00	188 72	56 72
				13	14	4	18	126 00	177 68	51 68
				14	34	59	93	120 00	166 88	46 88
				15	19½	11½	31	114 00	156 31	42 31
16	. . . .			22	22	108 00	145 97	37 97	
17	. . . .			2½	2½	102 00	135 87	33 87	
18	148½			40½	189	96 00	126 00	30 00		
19	44½			26½	71	90 00	116 37	26 37		
20	86			40	126	84 00	106 97	22 97		
21	. . . .			3	3	78 00	97 81	19 81	
22	86½			41½	128	72 00	88 87	16 87		
23	92½	59½	151½	66 00	80 18	14 18				
24	239¼	31¼	271	60 00	71 72	11 72				
25	. . . .	70	70	54 00	63 49	9 49			
26	118½	36½	155	48 00	55 50	7 50				
27	. . . .	33½	33½	42 00	47 74	5 74			
28	200½	71½	272	36 00	40 22	4 22				

b App'les only to shares not pledged for real estate loans; shares so pledged having no share in the profits.

TABLE III—Number and Value of Shares by Series, in Certain Representative Associations—Continued.

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
904	Philadelphia County—Continued.								
	Philadelphia—Richmond Mutual Bdg. & Loan,	29	138½	15	153½	\$30 00	\$32 93	\$2 93	
		30	210	27½	237½	24 00	25 87	1 87	
		31		92	92	18 00	19 05	1 05	
		32	5	41½	46½	12 00	12 47	47	
		33	198	58	256	6 00	6 12	12	
	905	Ridge Avenue Bldg. and Loan,	11	16¼	60¼	77½	132 00	190 00	58 00
			12	50	113	163	120 00	167 11	47 11
			13	121¾	44½	165½	108 00	145 17	37 07
			14	152¼	98½	251½	96 00	124 66	28 66
			15	158	70	228	84 00	105 47	21 47
		16	183½	156½	340	72 00	87 42	15 42	
		17	267½	84½	352	60 00	70 52	10 52	
		18	215¼	113¼	329	48 00	54 62	6 62	
		19	411½	89½	501	36 00	39 68	3 68	
		20	467½	173¾	641	24 00	25 62	1 62	
		21	429¼	152¼	582	12 00	12 40	40	
907	Ritchie B'ld'g & Loan, No. 2,	1	9½	37	46½	132 00	192 46	60 46	
		2	12	16½	28½	120 00	170 42	50 42	
		3	17	23	40	108 00	148 87	40 87	
		4	16	36½	52½	96 00	128 33	32 33	
		5	28½	28½	57	84 00	108 79	24 79	
		6	29	22	51	72 00	90 26	18 26	
		7	38	46	84	60 00	72 71	12 71	
		8	47½	34	81½	48 00	56 17	8 17	
		9	125½	19½	145	36 00	40 63	4 63	
		10	58	49	107	24 00	26 08	2 08	
		11	135	65½	200½	12 00	12 54	54	
908	Ritner Building,	1	10¼	20½	30½	36 00	39 49	3 49	
		2	11	6	17	30 00	32 68	2 68	
		3	18	5	23	24 00	25 75	1 75	
		4	16¼	0¼	17	18 00	19 37	1 37	
		5	109	9	118	12 00	12 57	57	
		6	91	14½	105½	6 00	6 15	15	
909	Robert Blum Building,	40	19	8½	27½	132 00	195 70	63 70	
		41	20¼	11½	32	129 00	189 83	60 83	
		42	25	9½	34½	126 00	184 04	58 04	

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.		Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
909	Philadelphia County.—Continued.							
	Philadelphia—Robert Blum Building,	43	32	12	44	\$123 00	\$178 30	\$55 30
		44	. . . .	4	4	120 00	172 64	52 64
		45	31	7	38	117 00	167 04	50 04
		46	9½	3½	13	114 00	161 51	47 51
		47	24½	9	33½	111 00	156 04	45 04
		48	20	12½	32½	108 00	150 64	42 64
		49	10	7	17	105 00	145 30	40 30
		50	14	13	27	102 00	140 03	38 03
		51	22	9½	31½	99 00	134 82	35 82
		52	25	17	42	96 00	129 69	33 69
		53	31	. . . .	31	93 00	124 61	31 61
		54	30	1 ½	47½	90 00	119 61	29 61
		55	30	9½	39½	87 00	114 67	27 67
		56	74	4½	78½	84 00	109 79	25 79
		57	36	23	59	81 00	104 98	23 98
		58	28	19	47	78 00	100 24	22 24
		59	70½	11	81½	75 00	95 55	20 55
		60	59½	11	70½	72 00	90 95	18 95
		61	22½	27½	50	69 00	86 40	17 40
		62	22	. . . .	22	66 00	81 92	15 92
		63	25	3	28	63 00	77 51	14 51
		64	10	28½	38½	60 00	73 16	13 16
		65	44½	1½	46	57 00	68 88	11 88
		66	. . . .	79½	79½	54 00	64 65	10 65
		67	32	23	55	51 00	60 51	9 51
		68	14	32	46	48 00	56 43	8 42
		69	20	23	43	45 00	52 40	7 40
		70	27½	27	54½	42 00	48 45	6 45
		71	15	22	37	39 00	44 56	5 56
		72	66	61	127	36 00	40 73	4 73
		73	55	37½	92½	33 00	36 98	3 98
		74	5	40½	45½	30 00	33 29	3 29
		75	. . . .	26	26	27 00	29 66	2 66
		76	94	40	134	24 00	26 11	2 11
		77	31	18½	49½	21 00	22 61	1 61
	78	79½	33	112½	18 00	19 18	1 18	

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Number of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
909	Philadelphia—Robert Blum Building,	79	151½	32	183½	\$15 00	\$15 82	\$0 82
		80	147	23½	170½	12 00	12 53	53
		81	134½	22½	157	9 00	9 30	30
		82	131	32	163	6 00	6 13	13
		83	126	19	145	3 00	3 03	03
912	Roger B. Taney Building, . .	1	219	94½	313½	84 00	104 62	20 62
		2	91½	12½	104	54 00	62 52	8 52
		3	15	. . . .	15	42 00	47 02	5 02
		4	90	1	91	36 00	39 78	3 78
		5	. . . .	70½	70½	30 00	32 61	2 61
		6	28	2	30	24 00	25 72	1 72
		7	22	. . . .	22	18 00	18 94	94
		8	25	7	32	12 00	12 42	42
913	Rose Building and Loan, . . .	1	234½	88½	323	72 00	a87 99	a15 99
		2	53½	39	92½	66 00	a79 61	a13 61
		3	60½	27½	88	60 00	a71 40	a11 40
		4	59	. . . .	59	54 00	a63 36	a9 36
		5	123	25	148	48 00	a55 46	a7 46
		6	41	20	61	42 00	a47 74	a5 74
		7	266½	65½	332	36 00	a40 23	a4 23
		8	151½	33½	185	30 00	a32 95	a2 95
		9	289¼	25¼	315½	24 00	a25 98	a1 98
		10	168½	56	224½	18 00	a19 13	a1 13
		11	200½	34	234½	12 00	a12 51	a 51
		12	240	43	283	6 00	a 6 13	a 13
915	Royal Building,	1	163¾	81¾	245	60 00	67 80	7 80
		2	5½	8½	14	54 00	60 57	6 57
		3	58	16½	74½	48 00	53 42	5 42
		4	32	33	65	42 00	46 42	4 42
		5	67½	22¼	90	36 00	39 53	3 53
		6	55	11	66	30 00	32 83	2 83
		7	117	19½	136½	24 00	26 17	2 17
		8	65	2	67	18 00	19 45	1 45
		9	92	7	99	12 00	12 74	74
		10	59½	4	63½	6 00	6 35	35

a Apply only to shares not pledged for real estate loans, shares pledged having no share in profits.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
927	Philadelphia—Schuylkill Building and Loan,	12	42	42	84	\$132 00	\$187 57	\$55 57
		13	57	72	129	120 00	165 93	45 93
		14	76	29½	105½	108 00	145 20	37 20
		15	104	99½	203½	96 00	125 39	29 39
		16	105	63	168	84 00	106 50	22 50
		17	129¼	30¼	160	72 00	88 53	16 53
		18	199¼	48¼	248	60 00	71 48	11 48
		19	186¼	56¼	243	48 00	55 34	7 34
		20	259	52	311	36 00	49 13	4 13
		21	239	51	290	24 00	25 83	1 83
		22	337½	73½	411	12 00	12 45	45
928	Second Ward Bldg. and Loan,	8	1	6	7	132 00	193 94	61 94
		9	. . . .	10	10	108 00	149 46	41 46
		10	43	. . . .	43	96 00	128 76	32 76
		11	68	3	71	72 00	90 43	18 43
		12	22	5	27	60 00	72 80	12 80
		13	53¼	34¼	88	48 00	56 19	8 19
		14	42	26	68	36 00	40 61	4 61
		15	50¼	42¼	93	24 00	26 05	2 05
		16	145	17½	162½	12 00	12 52	52
		25	. . . .	35	35	132 00	190 18	58 18
		26	. . . .	86	86	120 00	168 12	48 12
930	Sepriva Building and Loan, . .	27	52½	98½	151	108 00	145 86	37 86
		28	131½	144¼	276	96 00	125 00	29 00
		29	127½	78	205½	84 00	105 92	21 92
		30	267	74	341	72 00	87 75	15 75
		31	202	68	270	60 00	71 16	11 16
		32	337½	57¼	395	48 00	55 38	7 38
		33	270½	67½	338	36 00	40 06	4 06
		34	339½	121½	461	24 00	25 62	1 62
		35	421¼	146¼	568	12 00	12 33	33
		7	1½	3¼	5	108 00	144 88	36 88
		931	Shackamaxon B. and L., No. 2,	8	28	28	96 00	124 86	28 86
9	. . . .			5	5	84 00	105 81	21 81
10	a			a	a	a	a	a

a Series withdrawn before maturity.

TABLE III—*Number and Value of Shares, by Series in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
931	Philadelphia—Shackamaxon B. and L., No. 2,	11	85	30	115	\$60 00	\$70 54	\$10 54
		12	125	13	138	48 00	54 78	6 78
		13	127½	30½	158	36 00	39 89	3 89
		14	155½	13½	169	24 00	25 81	1 81
		15	244½	43½	288	12 00	12 56	56
933	Sheridan Building and Loan, .	1	157½	29½	187	36 00	37 75	1 75
		2	25	. . . .	25	30 00	31 25	1 25
		3	85½	11	96½	24 00	24 75	75
		4	76	. . . .	76	12 00	12 30	30
934	Sherman Building and Loan, .	11	19	44	63	132 00	190 87	58 87
		12	79	44	123	120 09	167 04	47 04
		13	24	85	109	108 00	145 49	37 49
		14	70½	60	130½	96 00	124 23	28 23
		15	109½	49½	159	84 00	104 50	20 50
		16	245	63	308	72 00	86 45	14 45
		17	227½	66½	294½	60 00	69 76	9 76
		18	200½	53½	254	48 00	53 94	5 94
		19	139	123	262	36 00	39 10	3 10
		20	110	81	191	24 00	25 55	1 55
		21	418½	104½	523	12 00	12 39	39
937	Somerton Building and Loan,	1	. . . .	½	½	144 00	185 96	41 96
		2	. . . .	10	10	138 00	175 45	37 45
		3	. . . .	1	1	132 00	166 54	34 54
		4	4	1	5	126 00	156 78	30 78
		5	. . . .	1	1	120 00	146 20	26 20
		6	1	2	3	114 00	137 50	23 53
		7	13	2	15	108 00	129 80	21 80
		8	24½	1½	26	96 00	111 13	15 13
		9	5	1½	6½	90 00	102 82	12 82
		10	2	. . . .	2	84 00	94 74	10 74
		11	16	. . . .	16	72 00	79 34	7 34
		12	2	. . . .	2	66 00	72 82	6 82
		13	18	. . . .	18	60 00	64 75	4 75
		14	8	. . . .	8	54 00	57 96	3 96
		15	25	13	38	48 00	51 05	3 05
		16	27	18	45	36 00	37 51	1 51

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
937	<i>Philadelphia County—Continued.</i>								
	Philadelphia—Somerton Building and Loan.	17	. . . .	2	2	\$30 00	\$31 01	\$1 01
		18	26	16	42	24 00	24 74	74	
		19	11	12	23	18 00	18 37	37	
		20	39	2	41	12 00	12 24	24	
938		21	25	7	32	6 00	6 12	12	
	South Philadelphia B. and L.,	1	367	157	524	72 00	87 93	15 93	
		2	73	22	95	60 00	71 05	11 05	
		3	100½	62½	163	48 00	55 07	7 07	
		4	½	29½	30	36 00	39 37	3 37	
		5	. . . .	10	10	30 00	32 76	2 76
		6	13	33	46	24 00	25 76	1 76	
		7	18	5	23	18 00	19 00	1 00	
		8	66	3	69	12 00	12 44	44	
		9	4	43	47	6 00	6 11	11	
	Southwestern Building, No. 2,	23	6½	3½	10	132 00	183 00	51 10	
		24	21	10	31	120 00	163 65	43 65	
		25	30	18	48	108 00	143 55	35 55	
939		26	33½	12½	46	96 00	123 93	27 93	
		27	9	6	15	84 00	105 48	21 48	
		28	30	45½	75½	72 00	89 24	17 24	
		29	57½	12½	69½	60 00	73 54	13 54	
		30	72	28½	100½	48 00	57 29	9 29	
		31	114	30	144	36 00	41 94	5 94	
		32	100	17½	117½	24 00	27 33	3 33	
		33	162	10	172	12 00	13 14	1 14	
	940	Spartan Building and Loan,	1	505	28	533	10 00	10 39	39
	941	Standard Building and Loan,	8	112	170	282	60 00	96 00	36 00
		9	284	90	374	54 00	81 75	27 75	
		10	178	70	248	48 00	69 17	21 17	
		11	156½	132½	289	42 00	58 00	16 00	
		12	351	82	433	36 00	47 10	11 10	
		13	307	59	366	30 00	37 75	7 75	
		14	320	89	409	24 00	28 70	4 70	
		15	489	86	575	18 00	20 55	2 55	
		16	291½	102	393½	12 00	13 35	1 35	
		17	178½	723	901½	6 00	6 40	40	

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
942	<i>Philadelphia County—Continued.</i>							
	Philadelphia—State Mutual S. F., L. and B.,	10	. . . .	3	3	\$120 00	\$176 59	\$56 59
		11	15	. . . .	15	108 00	154 26	46 26
		12	30	15	45	96 00	128 14	32 14
		13	34½	3½	38	84 00	112 42	28 42
		14	46	6	52	72 00	93 72	21 72
		15	58	2	60	60 00	76 41	16 41
		16	46	15	61	48 00	59 76	11 76
		17	100¾	12¾	113½	36 00	43 80	7 80
		18	146½	5½	152	24 00	27 16	3 16
19	140½	86	226½	12 00	13 58	1 58		
943	Stephen Girard Savings L. & B.,	10	5	. . . .	5	132 00	186 40	54 40
		11	1	4	5	126 00	175 55	49 55
		12	3	5	8	120 00	164 81	44 81
		13	5	. . . .	5	114 00	154 52	40 52
		14	21	10	31	108 00	144 29	36 29
		15	21½	3½	25	102 00	134 46	32 46
		16	2	. . . .	2	96 00	124 61	28 61
		17	3	2	5	90 00	115 06	25 06
		18	8	7	15	84 00	105 95	21 95
		19	7	8	15	78 00	96 90	18 90
		20	6	4	10	72 00	88 13	16 13
		21	5	. . . .	5	66 00	79 52	13 52
		22	44	. . . .	44	60 00	71 20	11 20
		23	10	6	16	54 00	63 07	9 07
		24	40	. . . .	40	48 00	55 17	7 17
		25	51	. . . .	51	42 00	47 47	5 47
		26	76½	2½	79	36 00	40 03	4 03
		27	68	11	79	30 00	32 78	2 78
		28	77	. . . .	77	24 00	25 78	1 78
		29	18	4	22	18 00	18 98	98
		30	107½	15½	123	12 00	12 44	44
31	38½	19½	58	6 00	6 11	11		
944	Sterling Building and Loan.	10	25	19	44	132 00	189 39	57 39
		11	7	3	10	120 00	165 46	45 46
		12	5	5	10	108 00	144 00	36 00
		13	10	30	40	96 00	124 31	28 31

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
944	Philadelphia—Sterling Building and Loan, .	14	67½	43½	111	\$84 00	\$105 76	\$21 76
		15	118½	60½	179	72 00	87 80	15 80
		16	63	32	95	60 00	70 70	10 70
		17	136½	63½	200½	48 00	54 60	6 60
		18	257½	32½	290	36 00	39 55	3 55
		18	367½	57½	425½	24 00	25 56	1 56
		20	97½	39½	136½	18 00	18 88	88
		21	352½	45½	398	12 09	12 40	40
		22	84½	7	91½	6 00	6 10	10
945	Successful Building,	11	. . . .	6	6	120 00	176 06	56 06
		12	15	12	27	114 00	163 86	49 86
		13	23	2	25	108 00	151 62	43 62
		14	3	. . . .	3	96 00	129 15	33 15
		15	83	20	103	72 00	88 68	16 68
		16	50	20	70	60 00	71 10	11 10
		17	64	27	91	48 00	54 84	6 84
		18	55½	20	75½	36 00	39 73	3 73
		19	34	41½	75½	24 00	25 63	1 63
		20	120½	46	166½	12 00	12 42	42
946	Sure Investment B. and L., . .	1	391	23½	414½	12 00	12 22	22
947	Surety Building and Loan, . .	20	10	36	46	132 00	182 32	50 32
		21	18	20	38	120 00	161 13	41 13
		22	17	3	20	108 00	143 82	35 82
		23	26½	33½	60	46 00	122 18	26 18
		24	64	36	100	84 00	103 46	19 46
		25	54½	35½	90	72 00	85 57	13 57
		26	6½	18½	25	60 00	69 38	9 38
		27	86	19	105	48 00	53 79	5 79
		28	13	10	23	42 00	46 51	4 51
		29	59	8	67	36 00	39 09	3 09
		30	13	13	26	30 00	32 27	2 27
		31	102½	17½	120	24 00	25 39	1 39
		32	42	9	51	18 00	18 85	85
		33	78	27	105	12 00	12 33	33
		34	118	21	139	6 00	6 17	17
948	Susquehanna Avenue B. No. 1,	8	14	12	26	144 00	199 44	55 44

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
948	Philadelphia—Susquehanna Avenue B. No. 1.	9	37	25	62	\$132 00	\$178 26	\$46 26
		10	47	39	86	120 00	157 92	37 92
		11	61	93	154	108 00	158 42	50 42
		12	45	133	178	96 00	119 76	23 76
		13	31	175	206	84 00	101 94	17 94
		14	171	188	359	72 00	84 96	12 96
		15	141	176	317	60 00	68 82	8 82
		16	185	131	316	48 00	53 52	5 52
		17	172	204	376	36 00	39 03	3 03
		18	224	305	529	24 00	25 32	1 32
		19	366	256	622	12 00	12 33	33
949	Susquehanna B. & L., No. 2.	1	346½	11½	358	57 00	63 76	6 76
		2	188	29	217	48 00	52 80	4 80
		3	48	9	57	42 00	45 67	3 67
		4	170	33	203	36 00	38 70	2 70
		5	128	17½	145½	30 00	31 87	1 87
		6	79	50	129	24 00	25 20	1 20
		7	169	33½	202½	18 00	18 67	67
		8	192	34½	226½	12 00	12 30	30
		9	178	25½	203½	6 00	6 00	00
951	Tacony Building and Loan, . .	18	35	7	42	126 00	187 35	61 35
		19	4	21	25	120 00	174 77	54 77
		20	16	4	20	114 00	162 63	48 63
		21	80	11	91	108 00	150 97	42 97
		22	8	. . .	8	102 00	139 75	37 75
		23	18	7	25	96 00	128 93	32 93
		24	65	10	75	90 00	118 53	28 53
		25	92	13	105	84 00	108 43	24 43
		26	78	13	91	78 00	98 74	20 74
		27	86	33	119	72 00	89 41	17 41
		28	771½	104½	876	66 00	80 41	14 41
		29	201	87	288	60 00	71 73	11 73
		30	142½	97½	240	54 00	63 39	9 39
		31	180½	65½	246	48 00	55 32	7 32
		32	284	146	430	42 00	47 54	5 54
		33	157	133	290	36 00	40 03	4 03

TABLE III.—*Number and Value of Shares, by Series in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.			
			In Force.			Dues paid in.	Present value.	Profit.	
			Free.	Borrowed on.	Total.				
	<i>Philadelphia County—Continued.</i>								
951	Philadelphia—Tacony Building and Loan, .	34	168½	130½	299	\$50 00	\$32 78	\$2 78	
		35	252	137	389	24 00	25 76	1 76	
		36	125	116	241	18 00	19 00	1 00	
		37	285	57	342	12 00	12 45	45	
		38	304½	72½	377	6 00	6 12	12	
952	Teutonia Building, No. 2, . . .	4	8	12	20	132 00	193 71	61 71	
		5	7	13	20	120 00	171 00	51 00	
		6	7	33	40	108 00	149 31	41 31	
		7	97	32	129	96 00	128 49	32 49	
		8	41	49	90	84 00	108 96	24 96	
		9	41	29	70	72 00	90 36	18 36	
		10	87	62	149	60 00	72 75	12 75	
		11	51	28	79	48 00	55 96	7 96	
		12	116	56	172	36 00	40 58	4 58	
		13	94	24	118	24 00	26 04	2 04	
		14	151	. . . .	151	12 00	12 51	51
		Thirteenth Street Building, . .	1	449	52½	501½	12 00	12 46	46
			2	321	10	331	6 00	6 11	11
		953	Thirtieth Ward Building and L.,	4	2	12½	14½	132 00	187 42
5	38½			38½	120 00	165 80	45 80	
6	5½			19½	25	108 00	145 10	37 10	
7	7			33	40	96 00	125 31	29 31	
8	12			18	30	84 00	106 44	22 44	
9	26½			46½	73	72 00	88 49	16 49	
10	38			26½	64½	60 00	71 45	11 45	
11	44			36	80	48 00	55 38	7 38	
12	90½			12½	103	36 00	40 12	4 12	
13	24½			4½	29	30 00	32 86	2 86	
14	53			29	82	24 00	25 83	1 83	
15	75½			59	114½	18 00	19 03	1 03	
16	146			10½	156½	12 00	12 46	46	
17	80			23	103	6 00	6 11	11	
954	Thirty-fifth Ward B. and L., .	1	1,074	47	1,121	12 00	12 45	45	
		2	615½	39½	655	6 00	6 11	11	
957	Thurlow Building,	4	. . . .	5	5	132 00	188 87	56 87
		5	3	12	15	120 00	167 00	47 00	

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.				
			In Force.			Dues paid in.	Present value.	Profit.		
			Free.	Borrowed on.	Total.					
957	<i>Philadelphia County—Continued.</i>									
	Philadelphia—Thurlow Building,	6	6½	21½	28	\$108 00	\$146 07	\$38 07		
		7	. . . .	22	22	96 00	126 08	30 08	
		8	63	25½	88½	84 00	107 02	23 02		
		9	24½	22	46½	72 00	88 92	16 92		
		10	31½	65½	97	60 00	70 75	11 75		
		11	25	9	34	48 00	55 52	7 52		
		12	108	10½	118½	36 00	40 23	4 23		
		13	166	7½	173½	24 00	25 68	1 68		
		14	157	29½	186½	12 00	12 47	47		
		958	Tioga Building,	9	3	5	8	132 00	195 15	63 15
				10	6	10	16	120 00	171 98	51 98
				11	20	15	35	108 00	149 75	41 75
				12	7	7	96 00	128 29	32 29
13	25			20	45	84 00	108 15	24 15		
14	38			22	60	72 00	89 27	17 27		
15	65			10	75	60 00	71 72	11 72		
16	72			25	97	48 00	55 54	7 54		
17	38			20	58	36 00	40 25	4 25		
18	131			30	161	24 00	26 00	2 00		
959	Tradesmen's B. & L., No. 2, .	19	95	25	120	12 00	12 66	66		
		13	23	4	27	120 00	177 52	57 52		
		14	9	9	18	108 00	156 08	48 08		
		15	37	10	47	96 00	135 46	39 46		
		16	20	5	25	84 00	116 80	32 80		
		17	75½	9½	85	72 00	96 38	24 38		
		18	85	22½	107½	60 00	70 10	10 10		
		19	49	12	61	48 00	54 62	6 62		
		20	58	19½	77½	36 00	40 96	4 96		
		21	104	29½	133½	24 00	27 31	3 31		
960	Tradesmen's B. & L., No. 3, .	22	116	24	140	12 00	13 65	1 65		
		12	5	. . . .	5	120 00	176 90	56 90	
		13	59	11	70	108 00	155 53	47 53		
		14	32	7	39	96 00	134 99	38 99		
		15	20	18	38	84 00	115 25	31 25		
		16	54½	14½	69	72 00	92 44	20 44		
		17	43½	23½	67	60 00	75 25	15 25		

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County.—Continued.</i>							
961	Philadelphia—Tradesmen's B. & L., No. 3, .	18	105½	7½	113	\$48 00	\$58 78	\$10 78
		19	32	27½	59½	36 00	40 76	4 76
		20	110	27	137	24 00	27 21	3 21
		21	83	64½	147½	12 00	13 60	1 60
		1	360½	84½	445	36 00	38 96	2 96
		2	190	17	207	15 00	15 51	51
962	Triennial Savings and Loan, . .	1	299½	80½	380	52 00	54 78	2 78
		2	332	73	405	26 00	27 27	1 27
963	Triumph Building,	1	885	39	924	12 00	12 06	06
964	Triumph B. & L., No. 2, a,		176½	289½	466	12 00	12 14	14
						24 00	25 38	1 38
						36 00	39 54	3 54
						48 00	54 92	6 92
						60 00	71 08	11 08
						72 00	88 50	16 20
965	True Plan Building and L., . .					84 00	106 35	22 35
						96 00	125 76	29 76
						108 00	144 59	36 59
		10	24½	19	43½	96 00	a126 51	a30 51
		11	10	5	15	90 00	a116 46	a26 46
		12	25	. . . .	25	84 00	a106 67	a22 67
		13	6½	10½	17	78 00	a97 35	a19 35
		14	7½	17½	25	72 00	a88 31	a16 31
		15	2	. . . .	2	66 00	a79 54	a13 54
		16	35	9	44	60 00	a71 09	a11 09
		17	3	4	7	54 00	a62 67	a8 67
		18	49	11½	60½	48 00	a54 84	a6 84
		19	5	6½	11½	42 00	a47 33	a5 33
		20	28½	12½	41½	36 00	a39 69	a3 69
		21	16½	19½	36	30 00	a32 53	a2 53
		22	114½	7½	122	24 00	a25 58	a1 58
		23	55	2½	57½	18 00	a18 74	a74
		24	32	6	38	12 00	a12 38	a38

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

a Apply only to shares not pledged on real estate loans; shares so pledged having no share.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
965	Philadelphia—True Plan Building and Loan,	25	56	10	66	\$6 00	a6 10	a10
966	Trust Building and Loan, . .	1	145½	25½	171	36 00	38 31	2 31
		2	42	4	46	30 00	31 60	1 60
		3	49	11	60	24 00	25 02	1 02
		4	106½	11½	118	18 00	18 58	58
		5	88½	10	98½	12 00	12 26	26
		6	70	3½	73½	6 00	6 07	07
967	Twenty-first Ward Building,	5	2½	. . . .	25	132 00	154 77	62 77
		6	4	. . . .	4	126 00	183 19	57 19
		7	10	. . . .	10	120 00	171 87	51 87
		8	7	8	15	114 00	160 81	46 81
		9	25	. . . .	25	108 00	150 02	42 02
		10	10	. . . .	10	102 00	139 48	37 48
		11	7	16	23	96 00	129 20	33 20
		12	38	18	56	84 00	109 42	25 42
		13	36	17	53	78 00	99 91	21 91
		14	7	7	14	72 00	90 67	18 67
		15	30½	29½	60	66 00	81 69	15 69
		16	38½	14½	53	60 00	72 97	12 97
		17	35	19	54	54 00	64 50	10 50
		18	55	28	83	48 00	56 30	8 30
		19	55	38½	93½	42 00	48 35	6 35
		20	124	46½	170½	36 00	49 67	4 67
		21	41	17	58	50 00	33 24	3 24
		22	113	25	138	24 00	26 07	2 07
		23	78	25½	103½	18 00	19 16	1 16
		24	82	19½	101½	12 00	12 52	52
		25	126	24	150	6 00	6 13	13
969	Union Building and Loan, . .	15	28	8½	36½	96 00	127 42	31 42
		16	10½	9½	20	84 00	110 50	26 50
		17	21	9	30	72 00	90 70	18 70
		18	41	4	45	60 00	73 94	13 94
		19	10	4	14	48 00	57 65	9 65
		20	41½	29	70½	36 00	43 67	6 67

a Apply only to shares not pledged on real estate loans; shares so pledged having no share in profits.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
969	Philadelphia—Union Building and Loan, . .	21	54½	5½	60	\$24 00	\$27 99	\$3 99
		22	93	2	95	12 00	13 32	1 32
970	Union Savings and Building, .	37	. . . .	29	29	132 00	190 49	58 49
		38	54	5	59	124 00	179 06	53 06
		39	. . . .	11	11	114 00	156 73	42 73
		40	34	9	43	108 00	145 83	37 83
		41	62½	44½	107	102 00	135 46	32 46
		42	109	47	156	96 00	125 12	29 12
		43	47	23	70	90 00	115 43	25 43
		44	47	35	82	84 00	106 05	22 05
		45	44½	19	63½	78 00	96 90	18 90
		46	78	42	120	72 00	88 05	16 05
		47	128½	36½	165	66 00	79 43	13 43
		48	138½	20	158½	60 00	71 09	11 09
		49	104½	53½	158	54 00	62 93	8 93
		50	126½	45½	172	48 00	55 04	7 04
		51	166	32½	198½	42 00	47 32	5 32
		52	176	19½	195½	36 00	39 89	3 89
		53	132½	65½	198	30 00	32 70	2 70
		54	164½	50½	215	24 00	25 73	1 73
		55	189	52½	241½	18 00	18 98	98
		56	203	51	254	12 00	12 44	44
		57	209	53½	262½	6 00	6 11	11
972	University Building and Loan,	1	509½	51½	561	36 00	39 26	3 26
		2	231½	80	311½	24 00	25 52	1 52
		3	502	39½	541½	12 00	12 40	40
975	Vine Building,	1	296	100	396	48 00	53 84	5 84
		2	59	. . . .	59	12 00	12 65	65
977	Warren B. and L., No. 2, a		74½	241½	316	12 00	12 48	48
						24 00	25 46	1 46
						36 00	39 69	3 69
						48 00	54 90	6 90
						60 00	71 40	11 40
						72 00	87 64	15 64

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III.—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
977	Philadelphia—Warren B. and L., No 2, a . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	\$84 00	\$106 40	\$22 40
						96 00	126 01	30 01
						108 00	145 81	37 81
						120 00	167 82	47 82
979	West Girard Ave., B. and L.,	1	231	13	244	12 00	12 36	36
		2	69	15	84	6 00	6 09	09
980	West Market Street B. and L.,	11	1	2	3	132 00	196 03	64 03
		12	$\frac{1}{2}$	$\frac{1}{2}$	1	126 00	183 49	57 49
		14	. . . .	11	11	114 00	160 35	46 35
		17	30	8	38	96 00	127 85	31 85
		18	7	3	10	90 00	117 58	27 58
		19	46	5	51	84 00	107 64	23 64
		20	55	15	70	78 00	97 96	19 96
		21	24	. . . .	24	72 00	88 62	16 62
		22	57	14	71	66 00	79 66	13 66
		23	31	3 $\frac{1}{2}$	34 $\frac{1}{2}$	60 00	71 04	11 04
		24	11	2 $\frac{1}{2}$	13 $\frac{1}{2}$	54 00	62 77	8 77
		25	26	5	31	48 00	54 92	6 92
		26	66 $\frac{1}{2}$	2 $\frac{1}{2}$	69	42 00	47 28	5 28
		27	25 $\frac{1}{2}$	39	64 $\frac{1}{2}$	36 00	39 90	3 90
		28	48 $\frac{1}{2}$	9 $\frac{1}{2}$	58	30 00	32 73	2 73
		29	40	14	54	24 00	25 76	1 76
		30	52	36 $\frac{1}{2}$	88 $\frac{1}{2}$	18 00	19 01	1 01
		31	30	14 $\frac{1}{2}$	44 $\frac{1}{2}$	12 00	12 45	45
		32	92 $\frac{1}{2}$	18	110 $\frac{1}{2}$	6 00	6 11	11
981	Westminster Building,	1	560	54	614	36 00	39 64	3 64
		2	50	21	71	31 00	33 72	2 72
		3	166	20	186	25 00	26 77	1 77
		4	56 $\frac{1}{2}$	. . . .	56 $\frac{1}{2}$	19 00	20 04	1 04
		5	119	41	160	13 00	13 50	50
		6	120	16	136	7 00	7 15	15
		7	104	13	117	1 00	1 01	01
982	West Park Avenue B. and L.,	1	170 $\frac{3}{4}$	38 $\frac{1}{4}$	201	36 00	39 52	3 52
		2	94 $\frac{1}{2}$	$\frac{1}{2}$	95	30 00	32 46	2 46

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
982	<i>Philadelphia County—Continued.</i>							
	Philadelphia—West Park Avenue B. and L.,	3	145¾	12½	158	\$24 00	\$25 59	\$1 59
		4	117½	6¾	124	18 00	18 90	90
		5	70	5½	75½	15 00	15 62	62
		6	51	. . . .	51	12 00	12 41	41
		7	249½	13¾	263	9 00	9 24	24
		8	192	7½	199½	6 00	6 11	11
		9	154	37½	191½	3 00	3 03	03
		933	West Philadelphia B., No. 3, .	19	45	36	81	120 00	159 76	39 76
20	5			. . . .	5	114 00	149 41	35 41
21	29			5	34	108 00	139 05	31 05
22	13			13	26	102 00	129 46	27 46
23	60½			2½	63	96 00	120 20	24 20
24	1			9	10	90 00	111 14	21 14
25	20½			7½	28	84 00	102 26	18 26
26	. . . .			3½	3½	78 00	93 57	15 57
27	36			. . . .	36	72 00	85 11	13 11
28	35			4	39	66 00	76 89	10 89
29	33			5	38	60 00	68 89	8 89
30	46			43	89	54 00	61 13	7 13
31	95			15	110	48 00	53 56	5 56
32	54			15	69	42 00	46 18	4 18
33	64			20	84	36 00	39 05	3 05
34	52			14	66	30 00	32 10	2 10
35	66½			18	84½	24 00	25 35	1 35
36	40			12½	52½	18 00	18 75	75
37	58			21	79	12 00	12 34	34
38	64			9	73	6 00	6 08	08
984	W. Phila. Germanic B. and L.,	6	14	17	31	120 00	175 50	55 50
		7	40	66	106	108 00	151 74	43 74
		8	71	86	157	96 00	130 24	34 24
		9	5	5	10	84 00	109 73	25 73
		10	110	62	172	72 00	89 82	17 82
		11	116	26	142	60 00	72 13	12 13
		12	228	61	289	48 00	55 68	7 68
		13	208	86	294	36 00	40 30	4 30
14	275	18	293	24 00	25 92	1 92		

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
984	Philadelphia—W. Phila. Germanic B. and L.,	15	284	62	346	\$12 00	\$12 48	\$0 48
985	Wharton Building, No. 1, a		206	423	629	12 00	13 88	1 88
						24 00	26 15	2 15
						36 00	40 32	4 32
						48 00	55 63	7 68
						60 00	71 89	11 89
						72 00	89 41	17 41
						84 00	108 11	24 11
						96 00	127 78	31 78
						108 00	149 16	41 16
986	Wharton Building, No. 2,	1	774	448	1,222	84 00	108 18	24 18
		2	87	56	143	48 00	55 88	7 88
		3	153	69	222	36 00	40 44	4 44
		4	84	136	220	24 00	25 92	1 92
		5	390	122	512	12 00	12 48	48
987	Wharton Building, No. 3,	1	1,106	372	1,478	60 00	71 80	11 80
		2	160	99	259	36 00	40 16	4 16
		3	305	94	399	24 00	25 86	1 86
		4	328	97	425	12 00	12 42	42
988	Wharton Building and Loan,	1	31	13	44	84 00	101 36	17 36
		2	8	4	12	78 00	92 65	14 65
		3	. . . . .	3	3	c	c	c
		4	7	3	10	66 00	77 06	11 06
		5	14	. . . . .	14	60 00	69 19	9 19
		6	27½	4½	32	54 00	61 44	7 44
		7	22	. . . . .	22	48 00	53 87	5 87
		8	14	11	25	42 00	46 56	4 56
		9	13	8	21	36 00	39 27	3 27
		10	18½	8½	27	30 00	32 25	2 25
		11	22	11½	33½	24 00	25 44	1 44
		12	14½	4½	19	18 00	18 81	81
		13	80	9	89	12 00	12 36	36
		14	29	. . . . .	29	6 00	6 09	09

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

c All shares borrowed on.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Philadelphia County—Continued.</i>							
990	Philadelphia—Willimantic B'd'g and Loan.	5	35		35	\$132 00	\$188 89	\$56 89
		6	21	5	26	120 00	167 14	47 14
		7	11½	4½	16	108 00	146 15	38 15
		8	52	26	78	96 00	126 07	30 07
		9	144	51	195	84 00	106 87	22 87
		10	160	67	227	72 00	88 72	16 72
		11	61½	41½	103	60 00	71 56	11 56
		12	122½	45½	168	48 00	55 26	7 26
		13	117	52	169	36 00	40 00	4 00
		14	177	89	266	24 00	25 66	1 66
		15	162½	20½	183	12 00	12 37	37
991	Wissahickon Building,	14	53	17	70	138 00	198 38	60 38
		15	32	1	33	132 00	187 23	55 23
		16	85	31	116	126 00	176 35	50 35
		17	32	66	98	120 00	165 65	45 65
		18	27	42	69	114 00	155 20	41 20
		19	50	49	99	108 00	144 98	36 98
		20	64	32	96	102 00	134 82	32 82
		21	170	26	196	96 00	125 24	29 24
		22	25	23	48	90 00	115 68	25 68
		23	15	5	20	84 00	106 37	22 37
		24	50	7	57	78 00	97 29	19 29
		25	31	42	73	72 00	88 43	16 43
		26	58	28	86	66 00	79 81	13 81
		27	80	36	116	60 00	71 46	11 46
		28	71	49	120	54 00	63 26	9 26
		29	7	50	57	48 00	55 36	7 36
		30	. . . .	38	38	42 00	47 59	5 59
		31	. . . .	51	51	36 00	40 16	4 16
		32	. . . .	44	44	30 00	32 85	2 85
		33	. . . .	124	124	24 00	25 84	1 84
		34	112	25	137	18 00	19 03	1 03
		35	5	3	8	12 00	12 45	45
		36	2	. . . .	2	6 00	6 11	11
993	Workingmen's Bldg. and Loan.	1	236½	246½	483½	96 00	136 40	40 40
		2	109½	54½	164	84 00	114 40	30 4

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
993	<i>Philadelphia County—Continued.</i>							
	Philadelphia—Workingmen's Bldg. and Loan.	3	260½	55	315½	\$72 00	\$94 60	\$22 60
		4	249½	104½	354	60 00	76 00	16 00
		5	222	34½	256½	48 00	58 60	10 60
		6	266	55	321	36 00	41 90	5 90
		7	252¼	100½	353¼	24 00	26 90	2 90
		8	½	252½	253	12 00	12 60	60
	996	Wyoming Loan and Building.	42	10	10	138 00	199 94	61 94
		43	3½	20½	24	135 00	194 53	59 53
		44	. . . .	1	1	132 00	189 28	57 28
		45	. . . .	12	12	129 00	182 76	53 76
		46	¾	3½	4	126 00	176 61	50 61
		47	15	5	20	123 00	170 95	47 95
		48	10	. . . .	10	120 00	165 28	45 28
		51	3	25	28	111 00	149 00	38 00
		52	25	. . . .	25	108 00	143 75	35 75
		54	9	19	28	102 00	133 60	31 60
		55	. . . .	10	10	99 00	128 62	29 62
		56	5	5	10	96 00	123 75	27 75
		57	. . . .	2	2	93 00	118 96	25 96
		58	65	30	95	90 00	114 25	24 25
		59	20½	12½	33	87 00	109 59	22 59
		60	40	12	52	84 00	105 04	21 04
		61	18	. . . .	18	81 00	100 55	19 55
		62	59½	43½	103	78 00	96 09	18 09
		63	16	23	39	75 00	91 68	16 68
		64	10	10	20	72 00	87 33	15 33
		65	20½	14½	35	69 00	83 01	14 01
		66	43	12	55	66 00	78 79	12 79
		67	5	14	19	63 00	74 59	11 59
		68	20½	12½	33	60 00	70 47	10 47
		69	26	41	67	57 00	66 43	9 43
		70	43½	23½	67	54 00	62 43	8 43
		71	20½	31½	52	51 00	58 50	7 50
		72	16	19	35	48 00	54 65	6 65
	73	20¾	12½	33	45 00	50 82	5 82	
	74	80	7	87	42 00	47 06	5 06	

TABLE III—*Number and Value of Shares by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
996	Philadelphia County—Concluded.							
	Philadelphia—Wyoming Loan and Building.	75	11½	6½	18	\$59 00	\$43 37	\$4 37
		76	28½	24½	53	36 00	39 70	3 70
		77	26	28	54	33 00	36 12	3 12
		78	63	20	83	30 00	32 58	2 58
		79	40	9	49	27 00	29 10	2 10
		80	22	16	38	24 00	25 67	1 67
		81	107	19	126	21 00	22 29	1 29
		82	94¼	30¼	125	18 00	18 96	9 96
		83	44½	18½	63	15 00	15 67	6 67
		84	127½	82½	210	12 00	12 44	4 44
		85	63	. . . .	63	9 00	9 25	2 25
		86	176	42	218	6 00	6 12	1 12
	87	58	5	63	3 00	3 03	0 03	
998	Schuylkill County.							
	Ashland—Ashland Savings Fund and Loan.	5	93	366	459	108 00	172 04	64 04
		6	390	259	649	84 00	119 89	35 89
		7	76	88	164	48 00	58 07	10 07
		8	126	82	208	36 00	41 51	5 51
		9	451	110	561	24 00	26 50	2 50
999		10	91	58	149	12 00	12 72	
	Citizens' Savings and Loan,	4	. . . .	700	700	120 00	192 27	72 27
		5	86	448	534	108 00	163 88	55 88
		6	478	67	545	84 00	115 18	31 18
		7	579	277	856	72 00	94 08	22 08
		8	39	159	198	48 00	57 02	9 02
		9	102	122	224	36 00	41 04	5 04
		10	185	117	302	24 00	26 30	2 30
1000		11	388	199	487	12 00	12 65	
	Locust Mountain Savings and L., .	4	. . . .	266	266	118 00	191 92	73 92
		5	42	113	155	108 00	165 74	57 74
		6	90	126	216	96 00	141 64	45 64
		7	81	129	210	84 00	118 87	34 87
		8	92	60	152	72 00	97 43	25 43
		9	98	73	171	60 00	77 58	17 58
		10	208	19	227	48 00	57 88	9 88

TABLE III—*Number and Value of Shares, by Series, of Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Schuylkill County—Continued.</i>							
1000	Ashland—Locust Mountain Savings and L., .	11	190	48	238	\$36 00	\$42 51	\$6 51
		12	418	84	502	24 00	26 86	2 86
		13	522	64	586	12 00	12 69	69
1001	Miners' and Laborers' Savings F.,	2	. . . .	517	517	120 00	198 87	78 87
		3	. . . .	621	621	114 00	183 98	69 98
		4	152	236	388	108 00	169 06	61 06
		5	218	95	313	96 00	143 28	47 28
		6	302	79	381	84 00	120 04	36 04
		7	310	125	435	72 00	99 01	27 01
		8	309	162	471	60 00	79 26	19 26
		9	320	274	594	48 00	60 84	12 84
		10	177	215	392	36 00	43 47	7 47
		11	201	186	387	24 00	27 41	3 41
		12	210	111	321	12 00	12 93	93
1003	Coaldale—Coaldale Building and Loan, a . . . .	. . .	459	157	646	12 00	12 55	55
						24 00	26 33	2 33
						36 00	41 30	5 30
1009	Gordon—Gordon Building and Loan,	1	287	44	331	48 00	58 15	10 15
		2	102	26	128	36 00	43 68	7 68
		3	157	31	188	24 00	29 48	5 48
		4	84	46	130	12 00	14 25	2 25
1010	Mahanoy City—Fidelity Building and Loan, .	5	43	399	442	108 00	166 02	58 02
		6	20	82	102	96 00	143 17	47 17
		7	233	93	326	84 00	122 22	38 22
		8	713	68	781	72 00	101 96	29 96
		9	. . . .	84	84	48 00	65 41	17 41
		10	. . . .	119	119	36 00	47 34	11 34
		11	. . . .	79	79	24 00	30 68	6 68
		12	. . . .	100	100	12 00	14 23	2 23
1012	Washington German B. & L.,	2	170	241	411	96 00	147 19	51 19
		3	359	311	670	72 00	104 61	32 61
		4	961	291	1,252	24 00	29 69	5 69
1013	Minersville—Minersville Building and Loan,	1	484	104	588	36 00	41 53	5 53
		2	256	60	316	24 00	26 46	2 46

^a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
Schuylkill County—Concluded.								
1015	Pine Grove—West End Building and Loan, a . . .		83	183	266	\$6 00	\$6 56	\$0 56
						12 00	13 94	1 94
						18 00	22 52	4 52
						24 00	29 54	5 54
						30 00	38 83	8 83
						36 00	49 22	13 22
						42 00	65 41	23 41
						48 00	78 80	30 80
1016	Pottsville—Central Building,	1	230	228	458	96 00	129 60	33 60
		2	91	25	116	48 00	61 06	13 06
1017	Pottsville B. and L., No. 2, . . .	1	b 228	c 60	288	72 00	96 01	24 01
		2	b 152	c 25	177	60 00	74 67	14 67
		3	b 136	c 49	185	48 00	55 52	7 52
		4	b 118	c 89	207	36 00	39 34	3 34
		5	b 651	c 28	679	12 00	12 24	24
1019	Shenandoah—Citizens Building and Loan, .	4	b 412	c 88	500	99 00	137 95	38 95
		5	b 710	c 176	886	59 00	72 83	13 83
		6	b 297	c 109	406	50 00	59 93	9 93
		7	b 678	c 211	889	36 00	41 15	5 15
		8	b 284	c 191	475	24 00	26 28	2 28
		9	b 701	c 194	895	12 00	12 57	57
1024	Tower City—Williams Valley S. F. and B.,	3	3	204	207	120 00	197 06	77 06
		4	42	148	190	87 00	156 61	69 61
		5	418	49	467	15 00	21 10	6 10
1025	Tremont—Hancock Building and Loan, . . .	1	376½	193	569½	82 00	127 50	45 50
		2	393½	195	588½	48 00	63 40	15 40
		3	83	79½	162½	29 00	32 15	3 15
Tioga County.								
1027	Wellsboro—Wellsboro Building and Loan, .	3	40	212	252	72 00	84 96	12 96
		4	84	187	271	48 00	53 39	5 39
		5	288	116	404	24 00	26 27	2 27

a Terminating plan; under "Value of One Share" is given the value of a share at the end of each fiscal year.

b Including shares pledged for stock loans.

c Not including shares pledged for stock loans.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
1032	Warren County. Warren—Helping Hand Building and Loan, .	13	68	52	120	\$108 00	\$193 28	\$85 28
		14	83	40	123	96 00	167 99	71 99
		15	85	46	131	84 00	147 18	63 18
		16	99	34	133	72 00	126 05	54 05
		17	41	59	100	60 00	103 99	43 99
		18	112	57	169	48 00	83 31	35 31
		19	212	66	278	36 00	62 19	26 19
		20	10	59	69	24 00	39 21	15 21
		21	32	57	89	12 00	15 50	3 50
	1038	Washington County. Washington—Mutual Building and Loan, a . . .		1,270	770	2,040	12 00	12 50	50
						24 00	26 67	2 67
						36 00	41 09	5 09
						48 00	59 41	11 41
						60 00	76 90	16 90
1042	Washington Building Loan, a . . .		56	490½	546½	12 00	14 89	2 89
						24 00	30 33	6 33
						36 00	46 58	10 58
						48 00	64 00	16 00
						60 00	81 67	21 67
						72 00	100 58	28 58
						84 00	120 37	36 37
						96 00	142 71	46 71
1044	Westmoreland County. Derry—Derry Building and Loan,	1	93½	114	207½	108 00	183 64	75 64
		2	50½	23½	74	96 00	135 80	59 80
		3	39	15	54	84 00	128 15	44 15
		4	9½	58	67½	72 00	103 29	31 29
		5	32	51	83	60 00	81 19	21 19
		6	63	41	104	48 00	61 40	13 40
		7	137½	69½	207	36 00	43 39	7 39
		8	113½	42½	156	24 00	27 18	3 18
		9	197½	45½	243	12 00	12 77	77

a Terminating plan under "Value of One Share" is given the value of a share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
1045	Westmoreland County—Continued. Greensburg—Greensburg Building and Loan,	8	206	64	270	\$108 00	\$188 54	\$80 54
		9	229	39	268	96 00	168 44	72 44
		10	241	96	337	84 00	149 44	65 44
		11	334	125	459	72 00	130 44	58 44
		12	201	125	326	60 00	112 94	52 94
		13	23	203	226	48 00	93 91	45 91
		14	209	178	387	36 00	70 69	34 69
		15	321	336	657	24 00	41 29	17 29
		16	419	337	756	12 00	20 50	8 50
1047	Westmoreland B'ldg and Loan,	1	905	96	1,001	48 00	62 82	14 82
		2	315	162	477	36 00	44 40	8 40
		3	158	222	380	24 00	27 74	3 74
		4	463	202	665	12 00	12 96	96
1049	Irwin—Irwin Building and Loan,	1	653	192	845	72 00	129 45	57 45
		2	300	138	438	60 00	106 33	46 33
		3	125	138	263	48 00	84 28	36 28
		4	183	210	393	36 00	62 80	26 80
		5	185	199	384	24 00	40 87	16 87
		6	405	240	645	12 00	19 68	7 68
1050	Jeannette—Gem Building and Loan,	1	117½	84½	202	39 00	44 73	5 73
		2	15	10	25	32 50	36 65	4 15
		3	55	5	60	29 00	32 32	3 32
		4	196½	63½	260	26 00	28 54	2 54
		5	95½	11½	107	22 50	24 46	1 96
		6	57	5	62	19 00	20 49	1 49
		7	33	1	34	16 00	17 67	1 07
		8	57	. . . .	57	13 00	13 72	72
		9	30	. . . .	30	9 00	9 44	44
		10	104	. . . .	104	6 00	6 21	21
		11	5	. . . .	5	3 00	3 07	07
1054	Mt. Pleasant—Mt. Pleasant Building & Loan,	1	583	124	707	48 00	62 70	14 70
		2	625½	112	737½	36 00	44 27	8 27
		3	348	205	553	24 00	27 67	3 67
		4	264	130½	394½	12 00	12 91	91
1057	Scottdale—Scottdale Building and Loan, . .	9	108	31	139	98 00	190 31	92 31
		10	73	21	94	88 75	163 85	75 10

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations—Continued.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
	<i>Westmoreland County—Concluded.</i>							
1057	Scottdale—Scottdale Building and Loan, . . .	11	42	30	72	\$73 50	\$135 74	\$62 24
		12	210½	74½	285	61 25	108 03	46 78
		13	364	135	499	49 00	82 80	33 80
		14	639½	206½	906	36 75	61 05	24 30
		15	. . . .	156½	156½	24 50	38 89	14 39
		16	. . . .	115½	115½	12 25	17 88	5 63
	<i>York County.</i>							
1058	Delta—Delta Building and Loan,	3	16	28	44	65 00	72 56	7 56
		4	19	14	33	52 00	57 46	5 46
		5	62	27	89	39 00	42 80	3 80
		6	39	26	65	26 00	29 06	3 06
		7	91	20	111	13 00	14 57	1 57
1064	York—Eastern Building and Loan,	10	13	8	21	78 25	105 72	27 47
		11	49	. . . .	49	71 75	91 37	19 62
		12	30	11	41	65 25	77 66	12 41
		13	20	25	45	58 75	83 61	24 86
		14	37	5	42	52 25	61 31	9 06
		15	82	51	133	45 75	55 08	9 23
		16	147	43	190	32 75	35 97	3 22
		17	136	182	318	19 50	20 88	1 38
1067	Keystone Building and Loan, a	18	157	121	278	6 50	6 94	44
			701	691	1,392	13 00	13 45	45
						26 00	27 75	1 75
						39 00	42 90	3 90
1170	Park Building and Loan,	5	41	64	105	87 75	123 40	35 65
		6	37	77	114	74 75	100 85	26 10
		7	73	89	162	61 75	78 65	16 90
		8	32	57	89	48 75	62 50	13 75
072	Progressive Building and Loan, a,		261	560	821	13 00	13 45	45
						26 00	27 75	1 75
						39 00	42 90	3 90
						52 00	58 89	6 89
					65 00	75 72	10 72	

a Permanent plan; under "Value of One Share" is given the value of a sample share at the end of each fiscal year.

TABLE III—*Number and Value of Shares, by Series, in Certain Representative Associations.—Concluded.*

Association number.	Location and Name of Association.	Series.	Number of Shares.			Value of One Share.		
			In Force.			Dues paid in.	Present value.	Profit.
			Free.	Borrowed on.	Total.			
1075	York County—Concluded. Standard Building and Loan,	1	115½	125½	241	\$49 25	\$64 25	\$15 00
		2	139½	92½	232	37 00	50 50	13 50
		3	144½	95½	240	23 75	31 75	8 00
		4	209	104	313	13 00	13 78	78
1078	West End Building and Loan,	6	60	16	76	78 00	97 02	19 02
		7	37	69	106	65 00	78 20	13 20
		8	67½	46	113½	52 00	60 74	8 74
		9	187	91	278	39 00	43 75	4 75
		10	195½	67½	261	26 00	28 10	2 10
		11	175½	72½	248	13 00	13 54	54

TABLE IV.--Receipts and Disbursements for the Last Fiscal Year,
in Certain Representative Associations.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Adams County.</i>							
Gettysburg—							
Gettysburg B. and L., No. 4.	\$1,184 31	\$3,331 00	\$1,046 00	.....	\$49 30	\$2,100 00	.....
Gettysburg B. and L., No. 5.	1,727 27	11,503 50	1,800 75	.....	38 05	847 14	.....
New Oxford—New Oxford B. & L.	989 39	6,141 60	356 38	.....	24 40	1,484 16	.....
<i>Allegheny County.</i>							
Allegheny—							
Adams Building and Loan, .	106 85	10,274 75	1,479 35	.....	10 00	1,244 00	.....
Allegheny Building.	979 20	27,924 34	2,614 37	\$302 70	.....	.....	1,200 00
Allegheny City Prem. B. and L., No. 1,	713 62	45,774 75	3,331 92	2,779 50	85 25	2,632 11	.....
Brighton B. and L. . . . .	.....	a25,240 98	b	b	b	8,620 63	.....
Citizen's Pm. B. and L., . . .	1,150 65	e50,763 00	4,965 24	1,839 79	99 83	b	.....
Clifton B. and L. . . . .	.....	4,690 80	110 63	44 00	15 05	450 00	600 00
Eintracht Pm. B. and L., . . .	1,736 32	24,375 30	1,430 82	1,204 80	83 90	1,355 64	.....
Garfield Pm. B. and L., No. 2.	1,243 72	64,255 21	4,339 79	4,646 98	84 95	27,600 00	.....
German B. and L. . . . .	.....	6,550 20	176 29	.....	18 80	.....	.....
Great Western Prem. B. and L.,	1,593 83	46,433 68	3,068 34	7,539 95	33 20	.....	.....
Howe Mutual B. and L., . . .	835 49	34,906 48	9,182 65	f	17 16	5,804 51	54 46
Hope B. and L.,	26,746 42	39,186 52	5,847 85	1,267 99	106 90	21,517 57	.....
Humboldt Prem. B. and L., No. 2, . . . . .	.....	38,418 15	3,833 18	7,336 58	114 35	14,321 50	.....
Juniata Prem. B. and L. . . .	1,199 86	33,132 75	4,214 80	184 25	27 75	5,739 02	.....
Madison B. and L.	364 91	37,626 20	2,720 87	1,144 10	3 80	114 00	.....
Monitor Prem. B. and L., No. 3,	786 87	18,274 75	1,717 59	987 42	9 10	2,583 26	.....
National Pm. B. and L., No. 3,	.....	e46,587 33	2,541 76	2,873 43	21 30	b	.....
O'Hara Pm. B. and L., . . .	1,392 48	28,426 50	1,977 72	1,660 90	70 60	2,200 93	.....
Reserve Pm. B. and L., . . . .	.....	3,971 00	96 48	69 60	12 95	.....	.....
Safe Investment B. and L., . . . .	.....	25,271 50	1,076 77	906 23	26 92	.....	5,000 00
Spring Garden Bor. B. and L.,	1,628 14	33,065 03	2,339 84	1,955 32	.....	2,063 67	.....
Standard Building and Loan,	14,641 84	41,332 23	9,245 75	a	55 21	27,425 27	.....
Twelfth Ward Pm. and Loan.	113 91	27,162 25	2,085 54	2,213 00	39 63	4,233 72	.....
Union Building and Loan, . . . .	.....	22,160 76	1,799 76	762 35	9 35	635 00	.....

a Including interest, premiums and fines.

b Included in dues.

c Including loans repaid by borrowers.

f Not regarded as a receipt.

a Not regarded as a receipt.

Year in certain Representative Associations.

Receipts.			Disbursements.						Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$1,180 80	\$9,391 41	.....	\$5,370 82	\$1,100 00	.....	\$149 26	\$1,199 45	\$7,819 53	\$1,571 88
910 30	16,833 01	.....	9,256 28	5,350 00	.....	295 41	1,762 47	15,664 16	168 85
159 20	8,155 13	.....	1,657 91	2,772 00	.....	67 70	1,043 39	5,541 00	2,614 13
51 50	13,166 45	.....	2,454 00	10,500 00	.....	75 00	38 75	13,067 75	98 70
170 50	33,191 11	.....	8,447 68	21,100 00	\$1,200 00	208 00	67 20	31,022 88	2,168 23
328 50	55,645 65	.....	31,717 06	23,317 19	.....	200 00	411 40	55,645 65	.....
.....	33,861 61	.....	4,968 05	c22,786 95	3,920 64	261 12	d	31,936 76	1,921 85
490 75	59,339 26	.....	36,217 45	21,501 77	.....	312 00	96 75	58,130 95	1,208 31
177 50	6,087 98	.....	354 00	4,255 00	600 00	104 00	221 52	5,534 52	553 46
386 25	30,573 03	.....	15,456 19	12,848 82	.....	150 00	87 40	28,542 41	2,030 62
436 50	102,607 15	.....	34,269 00	66,695 93	.....	250 00	173 75	101,388 68	1,218 47
337 25	7,082 54	.....	322 00	5,850 00	.....	120 00	174 00	6,466 00	616 54
719 25	59,388 25	.....	23,812 86	29,687 80	.....	416 00	70 45	53,987 11	5,401 14
95 00	50,895 75	.....	16,678 30	g33,416 34	.....	416 00	385 11	50,895 75	.....
461 82	95,135 07	.....	35,515 87	45,915 00	.....	250 00	8,601 77	90,282 64	4,852 43
677 62	61,701 38	.....	34,440 81	29,467 94	.....	312 75	262 70	64,484 20	217 18
300 20	44,798 63	.....	23,930 69	18,059 81	1,000 00	130 00	123 80	43,244 30	1,554 33
327 00	42,300 88	.....	22,521 40	19,372 31	.....	311 25	65 20	42,270 16	30 72
172 75	24,531 74	.....	14,052 93	9,753 50	.....	210 00	18 75	24,035 18	496 56
.....	52,023 82	.....	21,376 68	28,200 0	.....	250 00	48 19	49,874 87	2,148 95
213 50	35,942 63	.....	23,226 44	11,110 00	.....	250 00	165 54	34,751 98	1,190 70
\$154 50	\$4,304 73	.....	106 20	3,877 68	.....	104 00	213 35	4,501 23	3 50
535 25	32,816 67	.....	510 60	24,965 00	5,000 00	150 00	453 60	31,079 20	1,737 47
178 50	41,230 50	.....	22,182 32	18,140 51	.....	208 00	267 75	40,798 58	431 92
254 50	93,004 82	.....	26,904 13	b 76,017 26	.....	200 00	210 75	83,332 14	9,672 68
286 75	36,134 80	.....	19,981 97	14,818 00	.....	370 00	54 25	35,224 22	910 58
292 00	25,659 22	.....	11,260 67	13,279 00	.....	e	d 307 07	24,846 72	812 50

e Included in "All Other" disbursements.

d Included in amount paid out on loans.

b Not including premiums deducted in advance.

c Including "all other" disbursements.

d Including salaries.

g Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Allegheny County—Continued.</i>							
Allegheny—							
U. S. Excelsior B'd'g., No. 3,	\$594 54	\$6,095 26	\$626 06	\$407 90	\$274 14	.....	\$500 00
Washington Premium B. & L.,	2,989 28	e 26,690 18	1,769 00	1,420 55	93 79	f	.....
Wood's Run B. and L., . . .	441 22	35,869 60	8,127 45	447 77	96 10	\$88,862 50	4,859 00
Workingmen's Pm. and L., .	626 44	51,333 73	4,093 59	5,186 84	36 86	10,810 35	.....
Bellevue—Bellevue Homestead Loan and Trust Company. .	63 25	3,866 00	.....	.....	.....	600 00	1,000 00
Beltzhoover—Fidelity Dime B. and L., . . . . .	.....	3,027 98	51 89	26 72	10 87	.....	.....
Bridgeville—Bridgeville B. & L.,	307 20	9,033 60	597 23	49 77	61 95	400 00	.....
Brushton—Brushton B & L., . . . . .	.....	g 6,410 61	f	f	f	.....	6,900 00
Castle Shannon—Castle Shannon Building and Loan,	54 79	6,229 08	1,434 45	119 53	39 25	700 00	1,300 00
Coraopolis—Coraopolis B. & L., . . . . .	.....	2,084 60	380 40	218 95	103 70	.....	.....
Crafton—Sbingiss B. and L. of Chartiers Township,	6,033 61	14,520 96	2,300 47	1,343 06	.....	2,169 52	.....
Etna—							
Etna Borough B. and L., . . .	512 01	15,610 25	2,519 25	.....	23 70	1,840 00	.....
Peoples' B. and L. of Etna and Sharpsburg,	89 68	65,124 10	9,170 90	.....	130 30	.....	.....
Glensbaw—Pine Creek Valley B. and L.,	324 94	14,537 30	3,186 87	.....	69 55	6,655 00	9,417 93
Homestead—Homestead B. & L.,	3,034 47	29,834 75	4,776 50	5,041 30	79 90	23,284 36	.....
Mansfield Valley—Anchor B. & L.,	3,935 37	25,326 56	2,590 91	1,697 12	49 79	9,900 00	.....
McKeesport—							
Home Security B. and L., . .	640 80	23,925 75	5,807 01	3,849 55	88 85	16,522 00	.....
McKeesport B. and L.,	2,605 96	36,951 75	6,590 26	a	62 34	9,652 69	.....
New Enterprise B. and L., . .	1,070 73	29 149 75	3,957 84	3,377 21	62 40	11,100 00	.....
Union Sav. F. and L., No. 1,	11,182 26	55,416 50	19 850 28	a	422 86	60,465 94	.....
Union Sav. F. and L., No. 2,	1,855 81	37,364 75	7,026 03	a	124 53	11,102 37	.....
McKee's Rocks—							
McKee's Rocks B. and L., . .	340 16	a 40,654 87	6,865 21	1,951 03	53 87	b	.....
McKee's Rocks Mod. B. & L., . . . . .	.....	4,862 89	121 92	56 50	36	.....	128 28
Mount Oliver—Mount Oliver and Knoxville B. and L., . . . .	.....	14,093 60	328 72	197 51	23 37	.....	2,200 00

e Including loans repaid.

f Included in dues.

g Including interest, premiums, fines and "all other" receipts.

a Not regarded as a receipt.

a Including loans repaid.

b Included in dues.

Year in certain Representative Associations.—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured Shares.	Withdrawn Shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$36 75	\$8,534 65	.....	\$1,071 30	\$5,492 59	\$500 00	\$317 00	\$100 61	\$7,481 50	\$1,053 15
210 00	33,172 89	.....	19 219 04	13,124 26	.....	260 00	151 98	32,755 28	417 52
2,190 24	140,893 88	.....	80,621 97	54,463 73	4,859 00	500 00	445 34	140,890 04	384
700 75	72,788 56	.....	40,733 94	28,125 17	.....	637 50	218 49	69,715 10	3,073 46
6 00	5,535 25	.....	.....	4,350 00	80 00	.....	683 03	5,113 03	422 22
152 60	3,273 06	.....	841 43	1,415 00	.....	111 00	201 60	2,569 03	704 03
49 25	10,499 00	.....	936 16	8,500 00	.....	77 65	51 00	9,584 81	914 19
f	13,310 61	.....	650 11	10,980 00	500 00	195 00	580 39	12,855 50	455 11
25 75	9,932 87	.....	475 03	8,700 00	100 00	65 00	210 36	9,550 39	402 48
8,120 50	10,908 15	.....	1,352 43	8,975 00	.....	77 00	311 65	10,716 08	192 07
128 60	26,496 23	\$13,973 73	3,857 54	7,540 00	.....	300 00	327 90	25,999 17	497 05
9 22	20,514 43	.....	2,241 95	15,600 00	.....	169 05	61 97	18,072 97	2,441 46
457 21	74,972 19	.....	14,487 89	60,170 00	.....	208 00	84 00	74,949 89	22 30
3,883 34	38,074 93	8,163 08	2,817 11	18,861 85	7,316 00	250 00	468 96	37,817 00	257 93
178 00	66,229 28	.....	31,266 72	33,353 23	.....	235 00	272 05	65,177 00	1,052 28
119 00	43,618 75	.....	23,253 53	14,850 00	.....	104 00	2,398 64	40,606 17	3,012 58
51,265 17	102,099 13	.....	17,896 56	52,400 00	.....	901 00	30 614 17	101,811 73	287 40
446 84	56,309 84	.....	24,678 57	b 27,238 00	.....	866 05	556 82	53,369 44	2,940 40
201 75	48,919 28	.....	13,989 47	28,400 00	.....	534 98	470 61	43,395 06	5,524 22
52,870 87	200,208 71	32,965 10	28,463 55	b 61,682 00	.....	2,515 00	55,225 78	180,851 43	19,357 28
17,076 50	74,549 99	.....	25,155 51	b 46,374 00	.....	1,250 50	983 81	73,763 82	786 17
.....	49,865 14	.....	23,724 05	21,450 00	.....	500 00	377 02	46,051 07	3,814 07
183 90	5,353 85	.....	784 30	4,280 00	.....	100 00	189 55	5,353 85	.....
362 40	17,205 60	.....	981 31	14,200 00	.....	170 00	141 35	15,492 66	1,712 94

f Included in dues.

b Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Allegheny County—Continued.</i>							
Oakdale Station—Beckmont Building and Loan,	\$64 84	\$2,514 30	\$766 00	\$1,080 00	\$50 60	\$1,824 80	.....
<i>Pittsburg—</i>							
Acme Building and Loan,	2,225 00	16,421 00	2,956 08	.....	197 17	.....	.....
Allentown Turn B. and L., . . . . .	.....	13,466 45	294 80	.....	37 99	50 00	.....
Alpheus Building and Loan, . . . . .	.....	14,523 75	721 57	.....	.....	.....	\$16,605 00
American Iron B. and L., . . . . .	.....	5,641 25	134 34	.....	c	.....	2,400 00
Arcanum Building and Loan,	7,927 82	26 239 50	5,169 38	2,202 54	360 35	28,525 00	4,903 34
Birmingham Dime B. and L., . . . . .	.....	11,100 45	314 91	604 25	22 20	.....	2,500 00
Bloomfield B. and L., No. 3,	234 34	6,207 60	2,378 43	.....	5 65	.....	19 50
Cash Building and Loan,	1,033 94	e 88,989 48	f	f	f	28,662 10	.....
Columbus B. and L., No. 2,	302 01	21,446 13	2,273 52	.....	14 40	.....	3,517 69
Comet Building and Loan,	592 85	11,097 46	3 646 96	.....	26 90	.....	.....
Crescent B. and L., No. 1,	112 51	832 00	416 00	100 00	90	.....	.....
Crescent B. and L., No. 2, . . . . .	.....	2,744 00	653 80	65 00	7 75	.....	1,943 3
Crescent B. and L., No. 3,	50 00	728 00	208 08	35 00	2 75	.....	624 55
Crescent B. and L., No. 4,	550 00	3,865 00	266 30	42 00	2 55	.....	2,681 68
Crescent B. and L., No. 5, . . . . .	.....	8,254 50	270 35	.....	11 70	.....	.....
Dime B. & L. of the 25th W., . . . . .	.....	23,383 49	i 3,007 50	j	c	.....	13,725 00
Dime Savings Fund and L.,	741 70	14,511 05	1,059 96	.....	68 88	380 00	4,415 60
Dispatch Building and Loan, . . . . .	.....	13,839 30	279 25	94 00	18 75	.....	.....
Dusquene Heights B. and L.,	220 76	7,838 54	1,287 40	k	33 25	546 96	3,551 28
Dwelling House B. and L.,	2,211 40	13,601 52	1,184 63	1,189 81	49 53	3,210 00	546 00
Eagle Building of Bloomfield, series 2,	35 88	9,501 30	1,370 20	.....	25 10	3,500 00	.....
East End Building & L., No. 1,	4,791 75	15,670 18	9,692 60	5,295 00	31 51	17,300 00	197 06
East End Building & L., No. 2, . . . . .	.....	6,306 30	1,944 65	.....	57 95	5,160 00	5,000 00
18th Ward Ten Cent B. & L., . . . . .	.....	6,792 80	124 20	.....	90	.....	3,054 50
Eureka Savings Fund & Loan . . . . .	.....	22,702 00	4,108 45	2,619 24	199 00	19,557 79	1,047 54
Fidelity Building and Loan,	659 04	a 18,185 73	b	.....	b	1,630 05	.....
Fifth Avenue Building,	552 00	20,321 60	5,723 60	.....	.....	.....	.....
Fifth Av. Traction Building,	2,292 53	41,518 60	3,230 25	.....	158 33	23,861 82	.....

c Included in all other receipts.

e Including interest, premiums, fines and "all other" receipts.

f Included in dues.

i Including premiums.

j Included in interest.

k Not regarded as a receipt.

a Including interest, fines, and "all other" receipts.

b Included in dues.

Year, in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$108 94	\$6,409 48	.....	\$647 00	\$4,989 00	.....	\$209 10	\$564 38	\$6 409 48	.....
344 74	22,124 59	.....	4,722 96	16,662 00	.....	130 00	35 05	21,551 01	\$573 58
411 00	14,260 24	.....	799 50	12,535 00	.....	156 15	184 79	13,655 44	604 80
404 25	32,254 57	.....	2,322 00	25,140 00	\$3,955 00	331 81	485 81	32,234 62	19 95
d 21 95	8,207 54	.....	1,348 46	5,450 00	400 00	78 00	142 00	7,418 46	789 08
80 93	75,353 89	.....	11,786 08	58,343 00	2,500 00	700 00	412 36	73,741 44	1,612 45
223 50	14,855 31	.....	1,791 89	11,906 50	500 00	92 00	239 66	14,520 05	325 26
.....	8,845 52	.....	.....	8,300 00	.....	39 00	.....	8,339 00	506 52
f	118,690 52	.....	33,712 36	83,685 00	.....	g	h 639 58	118,076 94	653 58
22 00	28,175 75	\$1,900 00	2,105 74	22,750 00	767 69	130 00	336 10	27,989 53	186 22
.....	15,364 20	.....	257 80	14,575 00	.....	156 00	23 00	15,011 80	352 40
.....	1,461 41	.....	.....	943 37	367 54	51 00	99 50	1,461 41	.....
.....	5,444 02	.....	657 81	4,150 00	544 10	66 81	25 30	5,444 02	.....
1 50	1,649 88	.....	386 58	1,260 00	.....	50 10	13 20	1,649 88	.....
1 00	7,407 93	.....	2,820 19	2,450 00	1,914 90	51 00	171 84	7,407 93	.....
4 05	8,540 60	.....	1,670 50	6,618 88	.....	51 00	200 22	8,540 60	.....
d 95 26	40,211 25	.....	13,741 53	11,950 22	13,225 00	281 50	1,013 00	40,211 25	.....
3,774 80	24,951 99	.....	5,690 92	18,715 09	.....	200 00	177 85	24,783 77	168 22
425 15	14,656 46	.....	1,178 67	9,400 00	.....	290 00	433 58	11,302 25	3,354 20
83 99	13,562 18	.....	4,944 64	15,295 84	2,100 00	155 00	64 75	12,560 23	1,001 95
202 95	22,195 84	.....	9,751 48	7,910 00	3,000 00	280 00	363 58	21,310 06	885 78
42 00	14,473 98	.....	4,288 00	8,341 32	.....	58 36	19 59	12,707 18	1,766 80
37 50	57 015 58	.....	21,402 32	35,300 00	.....	237 00	76 26	57,015 58	.....
.....	18,408 90	.....	8,487 68	.....	8,196 39	100 00	.....	16,784 07	1,624 83
239 60	10,212 00	.....	867 00	6,965 00	2,000 00	110 00	210 00	10,212 00	.....
2,995 15	53 229 17	.....	23,667 72	19,000 00	1,621 58	450 00	7,133 32	51,872 62	1,356 55
b	20,474 82	.....	8,836 32	11,055 00	.....	c	d 314 50	20,205 82	269 00
.....	26,597 20	.....	992 20	24,550 00	.....	156 00	58 00	25,756 20	841 00
.....	71,061 53	.....	32,477 17	35,770 00	.....	e	d 437 90	68,685 07	2,376 46

d Including fines.

f Included in dues.

g Included in "all other" disbursements.

h Including salaries.

i Not including premiums deducted in advance.

b Included in dues.

c Included in "all other" disbursements.

d Including salaries.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Allegheny County—Continued.</i>							
<i>Pittsburg—</i>							
F. L. Jobn Building & Loan,		\$10 404 00	\$2 9 58		\$22 20	\$125 00	\$3,090 00
Port Pitt Building & L., No. 2,		4,515 60	103 78	\$17 74	5 35		
Frankstown Av. B. and Loan,		6,767 00	189 54	44 63	2 59		1,600 00
Frankstown B. and L., No. 4,		32,896 60	7,111 85		59 39	2,189 73	
Friendship Building & Loan,		9,663 80	199 95		12 83		
German Building & L., No. 2, \$2,137 50		19,328 40	2,636 92	622 06	36 00	5,365 65	
Globe Mutual Building & L., 1,514 15	e	71,400 28	b	b	b	63,210 10	
Grant Street B. & L., series 3,		10,690 50	321 01		1 05		
Great Eastern B. & L., No. 1, 4,480 59		63,271 27	11,666 18	10,940 34	405 84	85,573 64	
Great Eastern B. & L., No. 2,		33,151 25	924 74	601 64	22 65	6,800 00	
Harmony Building and Loan, 16 26	f	12,962 30	1,049 80		7 77		
H. C. Wolf Building & Loan, 25 98	g	19,913 59	1,618 43		57 60	b	
Heptasoph Building & Loan,		7,135 57	169 83	76 37	35 08	100 00	2,000 00
Home B. & L. of the 31st W'd, 2,489 38		19,015 13	1,569 47	337 83	133 81		
Improved Washington B & L., 636 62		54,861 90	h 3,725 49	i	25 11	3,177 85	1,000 00
Independent Deposit & Loan,		32,226 50	2,639 90	733 00	20 79		18,900 00
Industrial Building & Loan, 61 30	e	65,068 06	b	b	b	23,709 37	
Iron and Glass B. and L., . . 6,200 80		29,986 58	3,024 80		317 44	11,404 09	1,100 00
Iron City Deposit and Loan, . 1,789 23		37,798 34	7,516 90	1,716 67	j 100 90	35,838 25	
J. M. Gusky Building & Loan,		15,484 75	601 57	177 40	13 25		14,500 00
McCandless B. & L., series 2, 97 61		6,326 00	2,588 84		94 15	2,100 00	
McCandless B. & L., series 3, 108 53		17,113 50	1,848 66		55 80	1,050 09	5,400 00
Merchants' Building & Loan,		32,058 26	4,484 66	968 61	130 63	7,400 00	14,903 72
Metropolitan B. & L., No. 1, 1,212 92		9,761 75	4,053 72		11 95	1,200 00	45 71
Metropolitan B. & L., No. 2,		28,042 00	1,217 88		42 72	600 00	11,700 00
Model Building and Loan, . . 993 70		33,082 92	4,055 85		101 40	4,585 00	
Mutual Savings Fund & Loan, 6,050 23	b	49,417 42	5,153 89	1,717 35	373 16	4,100 00	
National Bldg. & Loan, No. 1,		41,458 20	1,655 50	1,655 50	86 50	100 00	
New American Building, . . . 20 02		18,658 09	1,861 62		29 55		8,032 00
O'pneys Building and Loan,		22,229 50	4,556 75		27 89	9,538 12	14,717 69

e Including interest, premiums, fines, and "all other" receipts.

b Included in dues.

f Including entrance fees.

g Including loans repaid.

h Including premiums.

i Included in interest.

j Including transfer fees.

b Including loans repaid.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$293 75	\$14,414 53		\$725 55	\$13,270 00		\$78 00	\$295 45	\$14,369 00	\$45 53
153 70	4,796 17		260 00	3,650 00			510 38	4,370 58	425 79
178 50	8,782 26		834 00	6,450 00	\$1,128 53	75 00	269 12	8,756 65	25 61
67 34	42,324 91		41,107 39	33,780 00	1,700 00	251 20	251 62	40,190 21	2,134 70
219 75	10,096 33		801 00	8,225 00		91 00	133 82	9,250 82	845 51
	30,156 53		7,051 08	17,020 00		170 00	80 76	24,321 84	5,834 69
b	136,124 53		31,620 10	86,739 53		1,034 94		119,394 37	16,730 16
	11,012 56		452 10	10,350 00		104 00	104 57	11,010 67	1 89
424 00	176,761 86		72,267 4	100,725 00		686 00	134 50	173,812 7	2,949 13
768 50	42,268 78		1,667 74	38,475 00		620 00	347 45	41,110 19	1,158 59
6 25	14,042 38		894 34	13,025 00		78 00	134 50	14,031 8	10 54
128 70	21,744 30		6,665 21	14,447 29	134 87	379 00	115 37	21,741 74	2 56
165 75	9,682 60		1,483 1	6,625 00	1,000 00	18 00	453 37	9,579 50	103 10
80 33	23,625 95		9,349 61	13,885 00		195 80	174 08	23,604 41	21 46
329 10	63,755 57		16,972 62	43,650 00	2,400 00	445 00	227 36	63,694 92	60 65
27,003 00	81,523 19		2,722 51	76,200 00		300 00	1,620 26	80,842 77	680 42
b	88,838 73		28,353 73	55,132 00		868 00	142 00	84,495 73	4,343 00
	52,033 71		9,506 97	29,560 00	k 11,192 41	376 50	61 10	51,029 98	933 73
6,000 00	90,760 29		25,202 15	44,331 76		550 00	20,303 07	90,386 98	373 31
393 75	31,170 72		1,338 90	28,350 00		100 00	530 24	30,319 14	851 58
73 73	11,280 33		1,433 33	9,525 00		58 63	109 07	11,126 04	154 29
47 04	25,623 53		5,533 53	19,875 00		a 170 00	68 73	25,607 55	16 18
198 50	60,144 38		16,718 11	27,800 00	14,258 39	350 00	1,017 88	60,144 58	
49 00	16,335 05		1,518 66	14,650 00		152 00	14 39	16,335 05	
647 15	42,249 75		1,751 50	36,165 00	3,000 00	275 00	596 46	41,787 96	461 79
3,547 66	46,367 53		16,850 95	23,550 00	1,500 00	190 00	1,229 71	43,320 66	3,046 87
12,482 47	70,294 52		23,717 24	43,496 66		c	5,601 18	72,815 08	6,479 44
52,914 05	97,869 80		1,703 30	84,100 00		2,260 00	4,651 51	92,714 81	5,154 99
161 30	28,762 58		9,566 24	9,233 57	9,162 10	175 50	593 58	28,730 99	31 59
229 46	51,299 41		6,464 34	35,650 00	7,771 36	208 00	1,205 75	51,299 41	

a Including other office expenses.

b Included in dues.

c Not reported.

k Including interest.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Allegheny County—Continued.</i>							
Pittsburg—							
Penn'a Building and Loan, .	\$145 10	\$57,587 31	\$6,417 53	\$7,145 81	\$177 07	\$53,500 00	\$10,000 00
People's Building and Loan, .	1,863 12	58,640 98	18,295 72	10,710 29	1,175 04	67,739 08	.....
Pittsburg Central Bdg. & Loan,	1,625 37	18,405 00	3,139 37	1,961 58	39 45	9,546 6	.....
Pittsburg Mutual Bdg. & Loan,	421 81	20,141 50	2,411 60	1,224 00	38 23	8,575 00	2,400 00
Pius Building & Loan, series 2,	5 64	d 7,978 02	e	.....	.....	.....	4,700 00
Popular Building and Loan, .	.....	35,457 22	930 70	1,391 53	36 35	3,050 00	.....
Provident Building and Loan,	2 27	23,814 62	1,378 80	622 00	37 41	3,650 00	300 00
Pulaski Building and Loan, .	2,121 28	f 44,026 28	e	.....	e	4,050 00	12,135 00
Safe Ten Cent Bldg. and Loan,	674 68	25,605 85	1,435 69	487 37	42 34	1,688 75	7,559 00
Savings Fund Bldg. and Loan,	.....	29,448 40	2,985 30	995 10	33 24	14,820 00	4,106 07
Second Ave. Ten Cent B. & L.,	.....	7,476 30	44 96	.....	30 46	.....	.....
Seventh Ward B. & L., series 2,	17 14	11,471 93	2,274 07	.....	.....	6,078 20	14,955 00
Seventh Ward B. & L., series 3,	.....	21,595 47	2,010 75	.....	5 45	.....	26,740 03
Sixteenth Ward B. & L., No. 2,	.....	13,079 96	476 03	.....	7 00	.....	5,400 00
Smoky City B'ld'g & L., No. 2,	.....	18,830 38	7,000 54	a	90 06	12,650 00	.....
Smoky City B. & L., No. 2, ser. 2,	.....	14,144 50	624 00	.....	15 50	.....	12,550 00
Smoky City Building and Loan of the Twenty-fourth Ward,	.....	18,765 75	791 43	.....	c	312 00	6,800 00
South Side Building and Loan,	701 43	20,310 45	1,536 52	1,756 97	8 02	4,169 18	.....
South 12th St. B'ld'g & Loan,	502 74	61,043 00	5,002 62	3,554 88	96 85	500 00	3,000 00
Steuben B'ld'g & Loan, No. 2,	18 13	13,523 00	4,162 60	.....	8 20	.....	.....
Traction Building and Loan, .	67 44	41,570 50	3,679 54	1,015 60	110 54	8,971 32	9,400 00
Turners' Building and Loan,	1,274 14	55,094 47	6,814 02	.....	e	13,363 63	3,800 00
Tutor Building and Loan, . .	401 52	21,308 49	3,374 08	330 10	4 00	948 35	400 00
Twelfth Ward Union B. & L.,	.....	12,096 90	207 90	.....	16 40	.....	.....
Twenty-first Ward B. & L. No. 2,	.....	13,785 20	456 87	.....	9 65	75 00	2,500 00
Twenty-first Ward B. & L. No. 3,	.....	15,603 75	2,221 09	.....	19 60	3,960 50	.....
Twenty-third Ward B. and L.,	47 34	13,756 19	2,956 75	1,132 00	31 88	.....	.....
Uhland Building and Loan, .	125 88	6,525 99	941 12	.....	212 50	150 00	.....
United States Excels'r B. No. 1,	1,076 54	2,913 10	g	h 629 75	22 38	686 63	.....

d Including interest.

e Included in dues.

f Including interest and fines.

a Not regarded as a receipt.

c Included in "all other" receipts.

g Included in premiums.

h Including interest.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$1,547 67	\$136,520 49	.....	\$49,080 48	\$84,625 00	.....	\$650 13	\$1,863 84	\$136,219 45	\$301 04
2,661 88	161,106 11	.....	64,085 82	85,680 10	.....	750 00	3,570 25	154,086 17	7,019 94
161 25	34,878 63	.....	11,204 35	23,226 00	.....	232 00	85 25	34,747 60	131 03
188 50	35,400 64	.....	10,098 36	20,780 00	\$2,400 00	175 00	559 79	34,013 15	1,387 49
1 09	12,684 75	.....	2,063 48	8,150 00	1,928 71	78 00	316 50	12,536 69	148 06
916 75	41,782 55	.....	4,291 40	35,150 00	.....	559 11	179 84	40,180 35	1,602 20
330 39	30,135 49	.....	12,767 56	12,228 75	3,330 00	210 00	261 71	28,958 02	1,177 47
100 80	62,433 36	.....	15,090 29	35,950 00	8,600 00	122 50	578 15	60,340 94	2,092 42
147 47	37,632 15	.....	13,942 72	19,258 00	3,900 00	177 34	326 97	37,605 03	27 12
149 21	52,537 32	.....	9,513 64	41,730 00	.....	364 00	929 68	52,537 32	.....
319 02	7,930 74	.....	1,224 20	6,200 00	.....	267 00	128 44	7,819 64	111 10
68 82	34,865 16	.....	1,354 00	12,848 52	19,346 05	79 50	563 42	34,191 49	673 67
491 96	50,843 63	.....	119 47	35,660 00	13,575 00	79 50	1,279 70	50,713 67	129 96
.....	18,962 99	.....	473 65	15,840 00	2,900 00	78 00	165 25	18,956 90	6 09
22 00	38,642 98	.....	7,278 00	30,155 00	53 24	350 00	144 50	37,980 74	662 24
80 60	27,414 60	.....	612 00	25,915 00	.....	350 00	520 61	27,397 61	16 99
d 577 16	27,246 34	.....	1,317 29	24,904 60	500 00	200 80	324 09	27,246 18	16
312 35	28,795 02	.....	9,760 58	17,955 00	812 50	114 00	151 59	28,793 67	1 35
49 90	73,749 99	.....	29,286 18	36,775 00	6,300 00	300 00	264 06	73,025 24	724 75
.....	17,711 33	.....	.....	17,550 00	.....	100 00	49 33	17,699 33	12 00
308 90	65,123 84	.....	15,525 11	42,915 00	6,000 00	350 00	208 48	64,998 59	125 25
d 1,252 60	81,597 86	\$18,938 83	7,003 97	46,585 50	.....	351 00	147 76	73,028 06	8,569 80
104 40	26,870 94	.....	7,788 71	17,124 67	.....	220 00	97 81	25,231 19	1,639 75
317 75	12,698 95	.....	455 70	11,950 00	.....	110 00	124 50	12,649 20	58 75
322 20	17,148 92	.....	650 50	15,050 00	.....	104 00	212 62	16,017 12	1,131 80
513 00	22,317 94	.....	e 19,684 74	f	1,886 26	130 00	50 00	21,751 00	566 94
92 89	18,017 05	.....	3,846 76	13,500 00	.....	175 00	33 50	17,555 26	461 79
.....	7,955 40	.....	1,477 32	5,525 00	.....	130 00	62 50	7,194 82	760 58
.....	5,328 40	.....	2,364 84	2,600 00	.....	250 00	.....	5,214 84	113

b Not including premiums deducted in advance.

d Including fines.

e Including amount paid out on loans.

f Included in amount paid out or withdrawn shares.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Allegheny County—Continued.</i>							
Pittsburg—							
United States Excels' r B. No. 6,		\$11,762 00		\$387 22	\$105 77	\$461 47	
Vorwaert's Building,	\$16 03	3,232 50	\$185 01		6 12		
West End Building and Loan,	794 05	20,149 25	3,178 80	1,848 91		4,550 00	\$4,500 00
William Penn B'ld'g & Loan,	677 38	14,464 68	1 979 01		j		2,800 00
Workingmen's Building and Loan, 3rd sec., dime series,		12,287 33	2,719 37		c		19,525 00
Rankin Station—Rankin Ten Cent Building and Loan,		2,291 50	21 52	23 60	1 23		
Sewickley—							
Sewickley B'ldg & Loan, No. 1,	375 00	3,020 00	k 1,532 71	j	15 13	1,000 00	
Sewickley B'ldg & Loan, No. 2,	225 10	1,523 75	k 587 00	j	5 70	1,265 00	
Sewickley B'ldg & Loan, No. 3,	115 20	1,410 25	k 729 00	j	3 14	1,060 00	
Sewickley B'ldg & Loan, No. 4,	114 80	1,988 00	k 749 31	j	6 65	323 75	
Sharpsburg—							
Dime Savings Build'g & Loan,		6,597 60	1,793 43		9 45	1,800 00	2,500 00
Excelsior Building and Loan,	12 61	13,944 25	1,799 42		16 20		2,250 00
Independent Building & Loan,	45 13	11,465 90	3,504 20		47 95		500 00
Keystone B. and Loan, No. 2,	450 98	9,490 00	1,347 37		37 70	1,688 70	
Valley B. and L.,		18,254 00	5,241 00		107 55	6,370 00	
Springdale—Springdale B. and L.,	1,285 19	7,360 49	a 1,584 43	b	29 66	4,100 00	
Tarentum—Natural Gas B. and L.,	200 74	26,811 06	2,851 12	1,009 91	184 27	5,407 50	1 25
Verona—Verona Bldg. and Loan,	1,714 54	16,499 00	7,165 48	1,974 96	500 27	25,050 00	3,160 00
Wilkesburg—Wilkesburg B. & L.,	2,609 10	e 20,331 55	d 2,184 44	e	b	e	
Wilmerding—Air Brake B. and L.,	64 91	17,464 37	1,986 51	1,279 08	16 95	516 80	
<i>Armstrong County.</i>							
Apollo—Apollo Mutual B. and L.,	2,179 63	11,337 26	2,814 44	4,266 50	273 50		
Freeport—Freeport Bldg and Loan,	1,093 06	20,575 82	2,621 06	2,342 01	249 06	10,121 19	6,560 00
Kittanning—Kittanning B. & L.,		2,868 06	68 50	33 75			
Leechburg—Leechburg B. and L.,	647 16	9,811 00	1,966 00	f	12 56		3,057 33

a Including premiums.

b Included in interest.

c Including premiums and loans repaid.

d Including fines and "all other" receipts.

e Included in dues.

f Not regarded as a receipt.

i Including fines and entrance fees.

j Included in interest.

k Including premiums.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$260 50	\$12,977 56	.....	.....	\$11,450 00	.....	\$200 00	\$567 60	\$12,217 60	\$759 96
36 60	3,476 26	.....	\$963 40	2,350 00	.....	40 00	9 95	3,363 35	112 91
648 65	35,669 16	.....	11,180 39	22,615 70	.....	380 50	348 05	34,524 64	1,144 52
.....	18,921 07	.....	1,926 29	12,320 00	\$4,200 00	78 00	172 27	18,696 56	224 51
d 94 08	34,625 78	.....	5,674 18	1,550 00	25,067 57	150 00	2,184 03	34,625 78	.....
99 60	2,437 45	.....	577 00	650 00	.....	100 00	163 97	1,490 97	946 48
36 00	5,918 84	.....	306 25	4,822 67	.....	40 39	9 28	5,178 59	800 25
23 34	3,629 89	.....	60 00	3,016 98	.....	26 41	6 34	3,109 73	520 16
15 00	3,332 69	.....	543 00	2,111 67	.....	28 45	6 97	2,690 09	642 60
12 23	3,194 74	.....	367 60	2,205 65	.....	43 15	9 14	2,625 54	569 20
54,748 00	67,448 48	.....	140 00	63,450 00	2,500 00	32 50	594 03	66,716 53	731 95
20 00	18,042 48	.....	4,560 50	11,075 50	2,000 00	91 00	209 90	17,936 90	105 58
10 00	15,573 16	.....	.....	15,200 00	.....	65 00	35 50	15,300 50	272 66
95 78	13,110 53	.....	2,214 65	8,800 00	.....	78 00	13 75	11,106 40	2,004 13
46 75	30,019 30	.....	3,900 00	22,750 00	3,087 11	213 58	.....	29,950 69	68 61
82 40	14,442 17	.....	2,280 28	11,800 00	.....	100 00	128 48	14,108 76	133 41
211 50	36,677 45	\$5,600 00	4,594 71	14,675 00	.....	352 97	94 21	24,716 89	11,960 56
222 68	76,086 93	.....	23,385 89	46,875 00	1,000 00	500 00	1,142 63	72,903 57	3,183 36
b	25,125 09	.....	6,538 98	18,300 00	.....	147 00	8 50	24,994 48	130 61
226 25	21,554 87	.....	5,401 43	13,460 00	.....	270 00	199 09	19,270 52	2,284 35
63 75	20,935 08	.....	5,005 01	13,800 00	.....	209 00	1,679 32	20,693 33	241 75
615 43	44,177 63	5,100 00	7,527 34	23,108 40	5,839 68	639 54	614 14	42,829 10	1,348 53
60 50	3,030 75	.....	.....	2,400 00	.....	.....	73 25	2,473 25	557 50
51 75	15,545 80	.....	374 10	g 14,660 00	.....	150 00	361 70	15,545 80	.....

d Including fines.

b Included in interest

g Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Beaver County.</i>							
Beaver—							
Beaver Building and Loan.		\$17,930 50	\$4,746 15	\$686 50	\$88 84	\$13,275 27	\$130 00
County Seat Building & Loan.		13,319 32	991 98	292 89	74 24		4,179 00
Beaver Falls—							
Beaver Falls Bld. and Loan.	\$3,602 05	56,848 29	14,350 83	5,929 10	747 50	44,760 00	
People's Building and Loan.	3,127 83	65,771 75	11,915 62	3,795 67	404 91	17,413 32	5,000 00
Workingman's Bld. and Loan.	888 85	22,159 33	4,171 20	1,594 05	218 57	6,645 34	13,868 00
Bridgewater—Bridgewater B., No. 2.		14,698 25	469 64	632 00	1 71		1,000 00
New Brighton—New Brighton B. & L.		61,486 78	14,510 84	4,090 12	1,156 09	54,700 00	11,107 70
Rochester—Capital Bld. and Loan.	658 51	15,791 36	1,604 17	1,822 93	96 40		
<i>Berks County.</i>							
Reading—							
Columbia Bld. and Sav., No. 4.	3,432 23	17,933 00	1,099 00	f		500 00	
Equitable Sav. and Loan, No. 2.	7,625 94	21,002 50	1,806 66			6,044 14	
Franklin Bld. and Sav., No. 3.	1,815 20	18,089 25	6,408 25	f			
Friendship B. and Sav., No. 3.	349 48	22,110 00	2,082 50	f		1,500 00	
Germania B. and Sav., No. 3.		34,868 00	299 50	f			40,000 00
Hampden B. and Sav. No. 2.	1,561 89	26,607 00	5 00	f			62,699 45
Homestead B. and Sav., No. 3.	54 30	11,035 00	4,927 75	f			
Homestead B. and Sav., No. 4.	218 27	13,067 00	4,609 50	f			
Homestead B. and Sav., No. 5.	134 14	27,408 00	2,835 23	f			
Homestead B. and Sav., No. 6.		33,261 00	936 75	f			5,300 00
Jefferson B. and Sav., No. 3.	761 13	19,456 00	838 00	f		1,575 80	242 48
Jefferson B. and Sav., No. 4.	2,282 26	21,414 00	929 00	f		1,865 00	
Keystone B. and S., No. 2.	364 39	8,090 00	3,185 25	a			
Keystone B. and S., No. 3.	178 03	8,424 50	2,861 00				
National B. and S., No. 2.	462 88	22,250 59	4,679 50	a		3,675 00	
Neversink B. and S., No. 3.	730 14	11,962 00	3,638 75	a			
Neversink B. and S., No. 4.		33,375 00	551 25	a			131,857 97
Northeast B. and S.,	310 26	16,112 00	4,386 25			9,550 00	1,094 13
Northwest B. and S.,	168 64	7,899 00	2,034 50	a		7,093 87	
Progressive B. and L.,	985 73	10,812 63	520 50	a		2,078 75	796 60
Provident B. and S., No. 1.	15,997 38	22,060 00	90 00			7,065 00	
Provident B. and S., No. 2.	6,519 84	16,461 00	354 00	a		360 00	3,000 00

a Not regarded as a receipt.

f Not regarded as a receipt.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$6 00	\$41,863 26		\$42 50	\$41,316 91		\$286 60	\$217 85	\$41,863 26	
14,056 60	33,214 03		612 75	28,100 00	\$2,000 00	238 50	680 88	31,632 13	\$1,581 90
317 38	126,555 15	\$30,200 00	21,074 45	49,775 00		893 15	292 77	102,235 37	24,319 78
291 36	107,720 46		11,187 18	80,225 00	5,000 00	600 00	6,808 51	103,820 69	3,899 77
13,646 00	63,191 34		2,371 90	59,849 00	10,853 60	345 50	9,526 24	62,946 24	245 10
39 25	16,840 85		200 00	15,803 45		100 00	242 27	16,345 72	495 13
10,993 98	158,045 51		29,121 79	107,400 00	14,834 52	925 00	5,764 20	158,045 51	
94 55	20,067 92		5,811 07	13,150 00		150 00	250 25	19,341 32	726 60
3,532 67	26,496 90		4,742 05	g 2,970 00		150 00	17,248 79	25,110 84	1,386 06
153 00	36,632 24		7,222 34	19,089 84		200 00	64 14	26,576 32	10,055 92
5,740 00	32,053 20			g 3,255 00		150 00	27,951 55	31,356 55	696 65
13,460 00	39,501 98			g 225 00	29,500 00	150 00	9,238 91	39,113 91	388 07
750 60	75,917 50			g 38,699 50		200 00	36,812 00	75,711 50	206 00
11,878 08	102,751 42			g 180 00	31,507 52	145 00	70,446 75	102,279 27	472 15
9,164 11	25,181 16			g 7,685 00		150 00	17,340 64	25,175 64	5 52
7,520 73	24,815 50			g 20,965 00		150 00	3,559 29	24,654 29	161 21
2,755 75	33,133 14		3,521 85	g 6,870 00		150 00	22,048 66	32,590 51	542 63
750 00	40,247 75			g 32,772 50	2,500 00	200 00	4,555 81	40,028 31	219 44
12,619 87	35,493 28		185 42	g 11,497 58		130 00	23,680 28	35,493 28	
4,863 58	31,353 84			g 8,990 10	14,467 59	130 00	7,103 86	30,691 45	662 39
3,560 15	15,199 79			b 9,940 00		150 00	4,961 84	15,051 84	147 95
3,431 39	14,894 02			9,000 00		150 00	5,530 56	14,680 56	214 36
1,291 16	32,359 04		4,754 38	b 7,265 00		150 00	17,859 91	30,029 29	2,329 75
5,939 75	22,270 64			b 3,525 00		150 00	18,385 95	22,060 95	209 69
2,733 10	168,517 32			b 16,242 50	22,000 00	200 00	130,074 82	168,517 32	
6,931 50	38,384 14		1,093 86	3,100 00		150 00	34,040 28	38,384 14	
9,902 65	27,098 66			b 2,430 00	c 5,612 50	150 00	18,453 66	26,646 16	452 50
5,086 30	20,280 51		4,459 48	b 3,470 00	796 60	215 42	7,976 42	16,917 92	3,362 59
4,905 24	50,117 62		5,299 31	b 23,200 00		150 00	15,583 25	44,232 56	5,885 06
12,321 69	39,016 53		1,390 37	b 180 00		150 00	32,665 07	34,385 44	4,631 09

g Not including premiums deducted in advance.

b Not including premiums deducted in advance.

c Including interest.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Berks County—Concluded.</i>							
Reading—							
Reading Eagle Employees S. F.	\$1,912 07	\$1,759 50	\$286 77	.....	.....	\$907 50	.....
Ringgold B. and S., No. 1, . . . . .	.....	11,454 50	2,793 75	.....	.....	.....	.....
Ringgold B. and S., No. 2,	284 99	24,166 50	1,893 00	a	.....	6,000 00	.....
Schiller B. and S., No. 3,	3,334 87	22,102 00	5,462 50	a	.....	.....	.....
Schiller B. and S., No. 4,	590 90	25,357 00	5,700 00	a	.....	.....	\$296 37
Schuykill Valley B. and L.,	1,500 57	16,011 00	5,924 25	\$427 70	\$2 60	7,984 57	.....
Union B. and S., No. 3, . . . . .	.....	20,418 00	864 00	a	.....	34,500 00	.....
Washington B. and S., No. 3,	772 24	20,851 00	2,450 50	a	.....	6,769 88	.....
W. Reading S. F. & L., No. 3,	889 33	32,962 00	714 81	a	.....	9,962 83	.....
W. Reading S. F. & L., No. 4, . . . . .	.....	29,814 00	293 41	a	.....	4,849 00	.....
William Penn B. and S., . . . . .	.....	8,271 00	2,241 03	.....	.....	600 00	.....
Stony Creek Mill—Stony Creek Mills Building and Loan, . . . . .	.....	6,006 00	153 54	11 20	30	.....	.....
<i>Blair County.</i>							
Altoona—							
Allegheny L. and B., No. 3, . . . . .	.....	13,831 00	1,299 64	a	50 84	808 76	51 16
Altoona Building and Loan, . . . . .	.....	18,986 46	2,539 99	a	245 15	137 01	.....
Blair County L. and B.,	544 47	14,945 40	1,094 64	a	54 29	2,448 13	.....
Citizens' Loan and Building,	375 49	22,314 00	5,063 17	a	277 39	10,037 68	.....
Eighth Ward L. and B.,	10 55	15,998 00	1,226 48	a	48 88	2,458 89	.....
Enterprise L. and B. No. 2,	931 61	17,270 59	3,549 12	a	133 70	596 92	738 29
Equitable Loan and Building, . . . . .	.....	55,701 91	19,150 87	240 50	1,428 18	10,302 79	.....
Excelsior Building and Loan,	1,284 40	23,139 49	6,412 26	a	538 54	7,688 76	1,000 00
Fame Loan and Building, . . . . .	.....	25,614 24	6,283 00	a	262 99	6,807 53	.....
Fidelity B., L. and S., . . . . .	.....	55,139 38	21,149 07	a	1,637 22	11,701 26	1,500 00
Franklin Loan and Building,	3,230 58	59,503 81	16,075 67	a	1,371 70	17,568 08	.....
Germania B. and S., No. 2,	731 13	12,771 00	9,183 50	4,710 00	193 02	22,004 38	.....
Hope Building and Loan, . . . . .	.....	36,278 60	14,591 82	a	774 69	8,849 23	.....
Independent B. and L.,	3 06	11,257 50	750 09	a	31 36	.....	201 89
Jefferson Loan and Building,	1,940 92	19,932 44	5,980 83	6,588 75	287 51	12,900 00	2,500 00
Keystone Building and Loan,	3,942 88	45,975 00	18,406 87	a	738 55	3,143 87	.....
Logan Loan and Building,	2,179 53	55,967 50	21,810 58	a	532 91	6,762 75	.....
Mutual Building and Loan,	114 03	18,071 02	1,924 94	a	89 25	2,520 30	.....
Penn Building and Loan No. 2, . . . . .	.....	14 081 68	304 34	223 64	56 40	.....	348 97

a Not regarded as a receipt.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Issued shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$91 75	\$4,957 59	.....	\$366 44	\$4,500 00	.....	.....	\$6 75	\$4,873 19	\$84 40
16,165 26	30,413 51	.....	.....	26,850 00	\$93 60	\$100 00	3,220 07	30,273 67	139 84
3,621 00	85,965 49	.....	1,934 24	b 22,930 00	.....	100 00	10,220 60	46,184 24	781 25
6,897 02	37,796 39	.....	1,488 68	b 10,900 00	.....	150 00	24,423 11	36,961 79	834 60
1,654 00	33,598 27	.....	12,770 24	b 12,875 00	.....	200 00	7,753 03	33,598 27	.....
19,695 97	51,546 66	.....	7,270 38	8,650 00	3,300 00	332 50	31,739 50	51,292 38	254 28
4,456 50	69,238 50	.....	.....	b 7,180 00	55,585 16	200 00	6,039 26	69,004 42	234 08
4,034 50	34,878 12	.....	.....	b 9,300 00	c 31,540 17	150 00	2,235 31	34,855 48	22 64
52 00	44,580 97	.....	5,493 84	b 2,092 00	.....	200 00	29,259 42	37,045 26	7,535 71
1,012 70	35,970 03	.....	522 00	b 4,179 00	.....	200 00	23,537 17	28,438 17	1,531 86
6,041 25	17,133 28	.....	.....	11,900 00	4 01	130 00	4,985 00	17,019 01	134 27
125 00	6,296 14	.....	.....	6 000 00	.....	75 00	71 15	6,146 16	149 99
2 00	16,043 40	.....	3,658 69	b 11,954 91	19 32	336 00	74 48	16,043 40	.....
.....	21,903 61	.....	4,525 26	b 16,016 20	88 39	436 00	666 16	21,732 03	176 60
.....	19,086 95	.....	3,003 73	b 14,530 60	.....	330 00	36 70	17,901 03	1,185 92
3 00	38,070 73	.....	2,965 65	b 34,182 60	.....	516 00	186 89	37,851 14	219 59
8 25	19,751 05	.....	2,122 45	b 16,903 50	137 70	437 50	127 62	19,728 77	22 28
244 00	23,444 23	.....	4,089 58	b 18,857 60	.....	380 00	117 05	23,444 23	.....
2,088 10	88,912 35	\$27,549 60	1,574 42	44,886 14	.....	920 00	6,467 13	81,397 29	7,515 06
26 48	40,089 93	.....	3,032 00	b 29,746 40	3,000 00	636 00	1,052 94	38,367 34	1,722 59
5 00	38,972 76	.....	2 264 19	b 33,146 00	71 59	465 00	171 86	36,118 64	2,854 12
4 75	91,131 68	.....	3,242 19	b 81,755 15	1,694 29	675 00	496 07	87,862 70	3,268 98
614 50	118,363 34	.....	.....	b 115,487 70	.....	500 00	820 01	117,007 71	1,355 63
.....	49,591 03	.....	17,544 29	31,400 00	.....	320 00	68 25	49,332 54	260 49
754 75	61,249 09	.....	459 19	b 54,981 10	1,898 77	725 00	390 48	58,454 54	2,794 55
.....	12,243 90	.....	2,878 91	b 8,996 00	.....	247 50	121 49	12,243 90	.....
.....	50,130 45	.....	5,414 31	40,000 00	.....	425 00	1,773 00	47,612 31	2,518 14
1,145 18	73,352 35	4,200 00	7,024 44	b 56,058 90	.....	720 00	1,378 00	69,382 15	3,970 20
4,300 19	91,553 46	8,946 09	7,071 09	b 72,189 30	.....	675 00	993 03	89,774 51	1,778 95
.....	22,719 54	.....	1,893 41	b 20,344 20	.....	325 00	142 80	22,705 41	14 10
.....	15,015 03	.....	894 00	13,690 00	.....	35 37	22 03	15,015 03	.....

b Not including premiums deducted in advance.

clud g interest.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Blair County—Concluded.</i>							
Altoona—							
Penna. Building and Loan,		\$31,432 83	\$802 00	\$802 00	\$16 28		\$23,700 00
People's Building and Loan,	\$225 79	44,365 00	13,867 90	a	864 31	\$3,664 93	
Provident Building and Loan,	169 03	28,782 00	5,039 02	a	496 32	3,788 90	2 351 53
Security Building and Loan,		31,052 00	8,793 51	a	451 93	5,328 40	
Standard Building and Loan,	72 56	17,820 00	2,821 35	a	129 75	11,628 70	
Teutonia Loan and Building,	22 75	31,295 89	6,804 12	a	237 30	7,251 14	
Vigilant Building and Loan,	625 96	14 750 00	1,924 72	a	141 09	2,423 12	
Washington L. and B. No. 2,		19,777 36	2,278 40	1,532 82	263 99	790 53	
Workmen's B'dg and L.,	1,754 24	35,962 40	11,225 08	7,936 24	792 88	38,600 00	
Bellwood—Bellwood Mutual B. and Loan,		5,392 48	173 50	a	12 42		
Duncansville—Duncansville B. and Loan,	836 14	9,092 50	1,559 00	a	89 93	402 08	
Tyrone—							
Central Building and Loan,	1,564 09	14,471 37	5,698 40	5,200 00	390 52	477 27	
Improvement B'dg and Loan,	90 81	28,700 73	1,904 84	a	92 61	801 52	
Tyrone B. and L. No. 3,	292 26	15,122 95	4,202 46	a	379 97	c	
<i>Bradford County.</i>							
Athens—Athens B., L. and S.,	156 33	e 9,102 10	f	a	f	766 28	75 57
Sayre—Sayre Building and Loan,		16,457 00	3,921 00	a	495 67	596 61	
<i>Bucks County.</i>							
Bristol—							
Bristol Building,	447 04	g 14,988 92	f	f	f	4,400 00	
Fidelity Building,	790 54	g 16,638 84	f	f	f	10,823 98	
Merchants and Mechanics' B.,	884 47	15,937 37	h 647 83	i		10,011 45	11,130 00
Union B'dg and Loan Co.,	21 97	g 14,169 66	f	f	f	4,503 26	
Langhorne—Langhorne B. and L.,		5,897 70	167 92	24 52	10 27		800 00
New Hope—New Hope B. and L.,	1,681 68	13,252 70	1,752 59	11 00	33 00	2,333 50	
Newportville—Benevolent Building and Savings Fund,	353 08	g 6,063 83	f	f	f	2,857 82	
Newtown—Newtown B. and L.,	1,581 65	1 7,027 28	f	f	f	1,575 00	3,200 00

a Not regarded as a receipt.

c Included in "all other" receipts.

e Including interest and fines.

f Included in dues.

g Including premiums, interest and fines.

h Including premiums.

i Including interest, premiums, fines and "All Other" receipts.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All Other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All Other.	Total.	
.....	\$56,753 11	.....	\$591 81	\$32,820 00	\$16,500 00	\$1,380 00	\$4,939 07	\$56,230 88	\$522 23
\$115 04	68,102 97	.....	5,004 04	b 62,631 40	.....	660 00	413 04	66,708 48	1,394 49
1,130 00	41,816 80	.....	2,751 63	b 38,408 40	.....	485 00	171 77	41,816 80	.....
400 00	46,015 84	.....	3,766 19	b 40,589 30	171 81	546 00	299 17	45,372 47	653 37
199 66	32,672 02	.....	5,282 99	b 25,744 50	.....	446 66	536 78	32,010 93	661 09
94 61	45,705 81	.....	10,689 60	b 29,882 70	.....	390 00	212 75	41,175 05	4,530 76
1 25	19,866 64	.....	7,039 00	b 9,663 50	.....	425 00	136 91	17,261 41	2,602 23
.....	24,633 10	.....	3,836 57	18,500 00	422 60	488 00	146 12	23,413 29	1,189 81
47 63	96,318 47	.....	7,599 01	85,500 00	.....	748 00	274 20	94,121 21	2,197 26
99 75	5,678 15	.....	98 00	b 5,114 00	.....	205 00	156 84	5,573 84	104 31
.....	11,579 65	.....	2,476 61	b 8,638 20	.....	255 00	70 31	11 440 12	139 53
120 75	27,922 40	.....	.....	26,708 00	.....	250 00	54 35	27,012 35	910 05
.....	31,680 51	.....	2,680 00	b 28,476 00	.....	275 00	48 88	31,479 88	200 63
d 7,850 68	27,848 32	.....	362 00	b 26,340 00	.....	250 00	128 72	27,080 72	767 60
.....	10,100 28	.....	3,126 14	b 6,756 36	.....	133 33	81 45	10,100 28	.....
22 50	21,492 78	.....	3,536 25	b 17,131 84	.....	307 50	232 52	21,208 11	284 67
.....	19,835 96	.....	8,030 76	8,600 00	.....	300 00	1,040 75	17,971 51	1,864 45
.....	28,298 36	.....	6,075 55	17,923 98	.....	300 00	100 43	24,399 96	3,898 40
.....	38,617 12	.....	8,175 07	24,100 00	6,025 00	250 00	79 35	38,629 42	17 70
.....	18,494 89	j	k 2,494 62	15,500 00	.....	300 00	64 55	18,359 17	135 72
.....	6,900 41	.....	.....	6,710 00	.....	50 00	133 52	6,833 52	6 89
.....	19,064 47	.....	2,287 24	13,944 88	.....	162 00	17 00	16,411 12	2,653 35
.....	9,279 73	.....	1,361 28	3,800 00	.....	75 00	78 43	5,314 71	3,965 02
f	13,383 93	.....	382 84	9,250 00	3,200 00	80 00	78 84	12,991 68	392 25

b Not including premiums deducted in advance.

j Included in amount paid out on withdrawn shares.

k Including amount paid out on matured shares.

f Included in dues.

d Including loans repaid.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts,						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Bucks County— Concluded.</i>							
Quakertown—							
Quakertown B'ldg and Loan.	\$229 09	\$12,974 00	\$2,174 00	\$211 78	\$19 15	\$2,000 00	.....
Workingman's Building, . .	123 73	3,583 64	2,978 20	100 10	90 17	.....	.....
Riegelsville—Riegelsville Building and Loan,	1,378 43	5,485 00	h 2,300 31	i	8 30	12,289 47	.....
Tullytown—William Penn Mutual Loan and Building, . .	1,037 24	e 14,378 12	f	.....	f	2,200 00	.....
Yardley—Yardley B'ldg and Loan.	3,288 27	e 7,233 13	f	a	f	1,070 00	.....
<i>Butler County.</i>							
Butler—							
Citizens' B. and L., series 1, .	166 90	11,502 00	1,748 68	.....	30 01	3,444 10	.....
Citizens' B. and L., series 2, .	327 29	11,145 00	918 78	.....	85 64	1,203 86	.....
Citizens' B. and L., series 3, . . . . .	.....	11,415 50	247 29	.....	1 54	1,790 00	.....
Mechanics' B. and L., . . . . .	.....	14,440 75	1,563 52	70 25	.....	5,400 00	.....
People's Building and Loan, .	2,074 10	892 75	158 18	.....	12 98	367 57	.....
Workingmen's Building and Loan, series 1, . . . . .	.....	19,528 00	603 12	a	5 62	.....	.....
Workingmen's Equitable B. and L., series B,	317 70	6,859 50	2,234 81	a	19 85	6,495 38	.....
Workingmen's Equitable B. and L., series C, . . . . .	.....	14,008 00	2,406 00	a	16 69	4,398 89	.....
Workingmen's Equitable B. and L., series D,	51 51	10,939 25	1,679 77	a	25 45	4,464 66	.....
<i>Cambria County.</i>							
Conemaugh—Conemaugh B. & L.,	188 20	11,371 00	1,589 00	a	36 90	.....	.....
Gallitzin—Gallitzin B. and L., . .	859 54	24,622 52	c 6,424 28	d	390 05	959 40	.....
Johnstown—							
Cambria Building and Loan, .	1,583 77	44,878 40	11,562 91	12,098 57	665 48	9,375 71	.....
German Loan, B. and S., . .	5,955 53	18,215 00	7,405 00	130 00	38 35	12,317 27	.....
Johnstown Building and Loan,	4,538 19	60,746 67	19,404 90	15,715 06	860 27	20,949 88	.....
Keystone Building and Loan,	339 83	15,093 20	2,603 00	a	88 20	897 65	.....
Morrellville B. and L.,	164 68	11,753 65	953 00	a	16 60	.....	.....
Moxham Building and Loan, .	545 68	15,076 50	2,252 76	a	83 85	2,000 00	.....
People's Building and Loan, .	758 33	23,651 00	4,275 00	a	100 10	1,784 50	\$6,165 00
Lilly—Lilly Building and Loan, . . . . .	.....	3,820 17	101 00	a	2 89	.....	.....

i Included in interest.

h Including premiums.

e Including interest and fines.

f Included in dues.

a Not regarded as a receipt.

c Including premiums.

d Included in interest.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$8 60	\$17,676 72	.....	\$2,243 34	\$15,000 00	.....	\$163 00	\$25 50	\$17,431 84	\$244 78
.....	7,475 84	.....	.....	7,000 00	.....	60 00	50	7,060 50	415 74
.....	21,461 51	.....	.....	18,208 84	.....	m	n 1,774 43	19,983 27	1,478 24
.....	17,665 36	.....	966 50	16,400 00	.....	200 00	34 60	17,601 10	64 26
528 01	12,139 41	j	k 5,326 03	b 6,106 05	.....	108 00	2 82	11,542 90	596 51
4 79	16,896 48	.....	6,271 74	9,867 75	.....	245 00	157 85	16,542 14	354 14
18 00	13,698 57	.....	4,489 76	8,811 00	.....	245 00	6 00	13,551 76	146 81
61 75	13,516 03	.....	753 50	10,271 25	.....	245 06	56 50	11,326 25	2,189 83
500 00	21,979 52	.....	9,979 03	11,090 00	.....	640 00	270 49	21,979 52	.....
.....	3,505 58	.....	2,204 71	99 50	.....	120 00	55 23	2,479 44	1,026 14
60 50	20,197 24	.....	581 51	b 19,074 00	.....	337 50	91 52	20,084 53	112 71
.....	15,947 24	.....	8,295 99	b 7,293 00	.....	302 50	2 00	15,893 49	53 75
11 25	20,840 83	.....	5,867 78	b 13,838 00	\$249 96	327 50	5 00	20,288 24	552 59
.....	17,160 64	.....	7,246 81	b 9,110 50	.....	327 50	12 00	16,696 81	463 83
13 53	13,198 63	.....	2,005 87	b 10,894 85	.....	270 00	16 50	13,188 22	10 41
33 73	33,289 52	.....	5,060 46	26,134 00	.....	425 00	522 29	32,141 75	1,147 77
.....	80,164 84	.....	7,077 67	67,670 40	.....	450 00	438 44	75,636 51	4,528 33
7,768 54	51,829 69	.....	971 45	13,000 00	.....	413 00	24,276 07	38,660 52	13,169 17
.....	122,214 97	.....	11,396 24	70,191 24	.....	600 00	1,359 22	83,548 70	38,666 27
.....	19,022 38	.....	1,591 75	b 16,880 05	.....	275 00	34 72	18,781 52	240 86
12 45	12,900 38	.....	1,804 61	b 10,053 75	.....	300 00	363 28	12,521 64	378 74
58 29	20,016 68	.....	1,803 91	b 16,613 74	.....	200 00	98 01	18,715 66	1,301 02
39 70	36,773 63	.....	1,162 00	b 27,845 00	6,165 00	300 00	520 10	35,992 10	781 53
.....	3,924 06	.....	43 84	b 3,575 85	.....	101 25	141 00	3,861 94	62 12

m Included in all other disbursements.

n Including salaries.

b Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Carbon County.</i>							
East Mauch Chunk—							
Keystone Loan and Building, . . .	\$92 33	\$8,164 00	\$3,841 13	\$700 40	\$116 74	\$800 00	.....
Progressive B. and L.,		17,794 00	644 00	172 25	34 62	.....	\$7,890 00
Landsford—Lansford B. and L., No. 2,	1,080 31	12,039 00	4,403 00	a	55 00	676 37	3,310 59
Lehighton—							
Enterprise B. and L.,	810 69	e 13,170 25	7,897 00	a	109 90	1,000 00	.....
Enterprise B. and L., No. 2, series 1,	272 53	13,214 45	3,668 00	a	75 65	.....	3,500 00
Enterprise B. and L., No. 2, series 2,		14,812 00	600 00	a	25 35	.....	7,000 00
Mauch Chunk—							
Equitable Building and Loan,		17,669 00	800 00	a	50 76	.....	9,150 00
J. H. Wilhelm B. and L.,		11,566 09	325 00	1,675 00	45 98	.....	119 96
Mauch Chunk Home B. & L.,	10,631 08	15,690 00	3,258 00	680 49	178 44	2,600 00	.....
Union Building, L. and S.,		f 28,158 08	3,753 13	63 90	235 28	g	.....
Nesquehoning—Nesquehoning B. and L.,		10,793 00	1,617 64	871 10	140 71	600 00	.....
Summit Hill—Summit Hill B. & L.,	45 56	7,495 50	3,009 75	a	26 39	2,583 38	165 93
Weatherly—Anthracite B. and L.,	3,783 02	32,098 00	12,752 27	a	316 38	7,400 00	.....
<i>Centre County.</i>							
Phillipsburg—Phillipsburg B. & L.,	206 41	9,159 50	1,059 20	341 15	25 64	4,376 07	5,564 00
<i>Chester County.</i>							
Avondale—London Grove B'd'g,	164 86	13,983 80	2,998 75	a	165 33	994 07	.....
Berwyn—Berwyn B. and L.,	135 56	15,478 62	3,499 07	a	189 71	5,575 00	.....
Coatesville—							
Coatesville Building and Loan,	2,197 34	17,501 22	4,130 48	1 00	110 22	5,030 00	.....
Home Building and Loan,		8,346 00	435 30	a	21 95	.....	9,114 07
Downingtown—Brandywine B. and Loan,	3 17	12,104 00	2,374 40	512 50	79 02	2,400 00	.....
Kennett Square—Kennett Square Building and Loan,	175 61	e 16,498 97	f	a	f	1,378 11	.....
Landenburg—Landenburg B.,	140 32	5,229 00	1,733 00	a	95 78	.....	.....
Malvern—Malvern and Duffryn Mawr Building and Loan,	3,573 89	11,352 48	1,747 77	224 27	38 69	1,725 00	.....

a Not regarded as a receipt.

e Including fines in arrears from previous years.

f Including loans repaid and "all other" receipts.

g Included in dues.

f Included in dues.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All others.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All others.	Total.	
.....	\$13 714 60	.....	\$5,886 57	\$7,400 00	.....	\$300 00	\$24 50	\$13,611 07	\$103 53
\$343 54	26,878 42	.....	.....	24,600 00	\$40 00	225 00	331 28	25,196 28	1,682 14
246 80	21,811 07	.....	8,397 95	b 8,649 95	1,385 00	375 00	2,954 31	21,762 21	48 86
.....	22,996 84	.....	9,986 99	b 11,446 00	.....	260 00	21 73	21,714 72	1,282 12
713 50	21,444 13	.....	497 67	b 17,252 00	1,500 00	260 00	981 42	20,491 09	953 04
240 00	22,177 35	.....	.....	b 19,984 00	.....	260 00	154 25	20,398 25	1,779 10
150 00	27,819 76	.....	28 00	b 22,371 00	4,650 00	300 00	470 76	27,819 76	.....
100 00	13,832 03	.....	.....	13,400 00	.....	250 00	182 03	13,832 03	.....
181 00	33,222 01	.....	5,109 18	14,200 00	.....	375 00	10,486 66	30,170 84	3,051 17
g	32,210 39	.....	11,079 00	5,200 00	.....	300 00	13,812 42	30,391 42	1,878 97
2,914 17	16,936 62	.....	3,041 00	11,400 00	.....	300 00	352 24	15,093 34	1,843 28
365 51	13,692 02	.....	11,476 22	b 1,693 50	.....	290 00	232 30	13,632 02	.....
28 75	56,378 42	.....	4,687 91	b 49,759 87	.....	205 00	802 84	55,455 62	922 80
96 36	20,828 33	.....	5,086 35	10,140 00	3,870 25	130 00	313 51	19,540 11	1,288 22
420 12	18,726 93	\$3,734 00	809 48	b 13,694 40	.....	275 45	66 67	18,580 00	146 96
1,641 85	26,519 64	.....	8,235 44	b 7,877 27	1,000 00	250 00	6,582 09	23,944 80	2,574 84
52 13	29,022 39	.....	3,004 58	24,730 00	.....	150 00	29 75	27,914 33	1,108 06
241 15	13,158 47	.....	55 00	b 15,271 81	2,430 07	c	d 363 15	13,120 03	38 44
363 37	17,836 46	.....	1,593 23	15,066 75	.....	50 00	58 12	16,768 10	1,068 36
.....	18,052 69	.....	2,015 25	b 15,046 57	.....	170 00	122 91	17,354 73	697 96
115 25	7,313 35	249 01	1,057 75	b 5,760 00	.....	79 00	30 35	7,176 11	137 24
397 10	19,059 20	.....	1,397 20	11,260 00	500 00	175 00	4,191 44	17,523 64	1,535 56

b Not including premiums deducted in advance.

g Included in dues.

c Included in "all other" disbursements.

d Including salaries.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Chester County—Concluded.</i>							
Oxford—Oxford Building and L.,	\$2,565 64	\$10,587 00	g \$3,112 05	h	\$43 55	\$1,150 00	\$2,640 86
Parkeburg—Parkeburg B. & L.,	3,190 35	15,197 00	3,543 88	\$75 90	66 22	5,200 00	.....
Phoenixville—Phoenix Building, .	1,634 01	21,295 50	4,408 44	340 97	67 41	9,300 60	.....
West Chester—West Chester B. and Loan,	495 52	38,870 00	7,892 00	a	323 40	10,479 14	.....
<i>Columbia County.</i>							
Bloomsburg—Industrial B. & L.,		6,634 00	215 99	a	27 46	.....	984 93
Centralia—Citizens' B. and L., .	1,278 84	14,032 00	5,849 00	2,721 15	293 35	1,200 00	.....
<i>Cumberland County.</i>							
Carlisle—							
Carlisle Building and L., No. 2,	1,654 67	16,132 62	4,626 31	5,634 00	59 35	800 00	.....
Mechanics' Building and L.,		23,615 60	912 50	802 65	8 25	409 00	12,950 59
Mechanicsburg—Mechanicsburg Building and Loan,	3,095 37	10,522 65	4,037 28	4,273 92	47 52	1,500 00	.....
New Cumberland—New Cumberland Building and L., No. 1,	719 70	e 17,464 28	f	3,640 00	f	2,640 00	.....
<i>Dauphin County.</i>							
Harrisburg—							
American Building and Loan,	115 00	e 13,337 93	f	4,480 00	f	.....	14,720 00
Central Building and L., No. 2,		32,676 50	1,192 25	a	89 54	.....	.....
Citizens' B. and L., No. 1, . .	787 23	e 17,058 91	f	480 00	f	5,773 17	.....
Citizens' B. and L., No. 2,		i 15,304 69	f	600 00	f	1,120 00	2,973 17
Dauphin Centennial Building and Loan, No. 1,	10 92	e 3,138 95	f	.....	f	200 00	.....
Dauphin Centennial Building and Loan, No. 2,	76 23	i 5,460 10	f	1,360 00	f	1,500 00	.....
East Harrisburg B. and L.,		29,086 63	6,938 50	a	117 39	8,821 00	3,000 00
Eintracht B. and S., No. 1, . .	88 13	e 23,036 62	f	1,600 00	f	3,360 00	.....
Eintracht B. and S., No. 2,		i 12,639 68	f	840 00	f	1,120 00	1,200 00
Franklin Building and Loan,	1,476 13	36,437 45	4,499 79	3,356 95	344 38	6,775 00	.....
Friendship B. and L., No. 1, .	1,486 92	e 22,459 12	f	1,360 00	f	.....	.....
Friendship B. and L., No. 2,		e 19,693 27	f	6,560 00	f	.....	8,800 00
Harris Building and Loan, . .	524 20	23,249 00	6,835 03	1,949 80	240 48	4,400 00	40,000 00
Harrisburg B. and L., No. 1,	426 76	a 9,777 18	b	1,200 00	b	.....	.....

g Including premiums.

h Included in interest.

a Not regarded as a receipt.

e Including interest and fines.

f Included in dues.

i Including interest, fines and entrance fees.

b Included in dues.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
.....	\$20,112 10	.....	\$1,313 09	\$17,612 00	\$1,000 00	\$115 00	\$72 01	\$20,112 10	.....
\$22 42	22,295 77	.....	10,029 66	14,810 00	.....	180 00	213 15	25,232 81	\$2 062 96
752 80	37,799 13	.....	18,270 78	16,850 00	.....	172 50	1,603 53	36,896 81	902 32
2,748 50	60,808 56	.....	9,957 49	47,217 50	.....	425 00	142 26	57,742 25	3 066 31
1,289 12	9,201 55	.....	.....	b 8,705 00	.....	300 00	43 30	9,048 30	153 25
299 30	25,673 64	.....	609 00	20,200 00	.....	225 00	714 02	21,748 02	3,925 62
.....	28,936 95	.....	17,960 89	9,800 00	.....	300 00	171 42	28,232 31	704 64
200 80	38,890 40	.....	111 00	31,800 00	6,500 00	326 00	153 40	38,890 40	.....
1,175 35	24,652 09	.....	997 09	20,850 00	.....	175 00	137 00	22,159 09	2,493 00
.....	21,463 98	.....	924 57	18,200 00	5,198 03	70 00	10 30	24,402 90	61 08
641 75	39,294 68	.....	15,200 00	22,400 00	.....	430 00	1,144 34	39,174 34	120 34
1,043 75	35,002 04	.....	120 05	b 33,920 00	.....	487 67	298 00	34,825 72	176 32
.....	24,099 31	.....	18,054 17	2,400 00	.....	200 00	3,317 06	23,971 23	128 08
.....	19,997 86	.....	7,474 99	3,000 00	8,340 00	200 00	902 75	19,917 74	80 12
.....	3,349 87	.....	2,993 22	.....	.....	225 00	43 00	3,261 22	88 65
.....	8,396 33	.....	1,358 00	6,800 00	.....	185 00	53 33	8,396 33	.....
200 25	48,163 77	.....	17,044 90	b 24,025 0	4,879 02	235 00	1,179 71	47,363 63	800 14
294 50	28,379 25	.....	18,314 20	8,000 00	.....	350 00	1,565 50	28,229 50	149 75
98 12	15,947 80	.....	7,833 28	4,200 00	2,000 00	368 00	1,385 00	15,786 28	161 52
1,577 30	54,517 00	.....	12,724 54	39,250 00	.....	569 50	126 51	52,680 55	1,836 45
.....	25,306 04	.....	9,716 59	6,800 00	3,924 50	248 53	4,298 00	24,987 67	318 37
379 50	35,432 77	.....	290 03	32,800 00	500 00	132 32	356 96	34,079 31	1,353 46
30 60	77,229 11	.....	13,461 85	21,800 00	40,000 00	300 00	623 31	76,184 16	1,044 95
.....	11,403 94	.....	3,540 00	6,000 00	.....	170 00	20 00	9,730 00	1,673 94

b Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Dauphin County—Concluded.</i>							
Harrisburg—							
Harrisburg B. and L., No. 2,		a 25,836 27	b	\$5,600 00	b		\$8,000 00
Keystoue Loan, No. 2,	\$52 68	19,515 77	\$8,280 18	c	\$81 78		
Monnt Pleasant B. and L.,		e 4,372 76	b	860 00	39 73		10,920 00
National Savings B. and L.,	162 72	a 3,775 18	b	240 00	b	\$222 87	
Safe Deposit B'd'g and Loan.	654 00	a 2,799 00	b	10 00	b	400 00	
State Savings and Loan,	31 32	a 2,736 00	b	440 00	b	295 00	2,000 00
Teutonia B. and L., No. 3,		35,626 50	1,750 00	11,200 00	92 43		16,200 00
W. Harrisburg B. & L., No. 3,		a 18,129 85	b	7,040 00	b		12,160 00
Middletown—							
Londonderry B. & L., series 1.	373 08	2,966 00	1,195 00	c	35 20		
Londonderry B. & L., series 2,		5,684 00	293 00	c	12 80		1,000 60
Steelton—							
Citizens' Building and Loan,	348 05	4,405 00	152 00	1,160 00	191 00		
Felton Building and Loan,		a 13,272 60	b	440 00	b		
People's Building and Loan,		a 19,106 68	b	c	b		6,250 00
Steel-Workers' B. and L.,	1,530 87	a 24,008 80	b	3,520 00	b		
<i>Delaware County.</i>							
Chester—							
Chester and Upland Building,	1,415 06	7,601 00	1,945 17	308 62	146 43	5,652 00	
Chester Building,	1,653 04	19,075 37	6,768 94	231 70	391 62	22,725 00	1,800 00
Excelsior Savings Fund,	1,138 57	28,289 95	6,580 87	3,267 05	60 79		
Franklin Building and Loan,	156 59	a 9,424 16	b	e	b	2,476 59	2,925 59
Industrial Building and Loan,	3,194 55	11,500 90	3,712 25	66 00	99 09	5,000 00	
Keystone Building and Loan,	2,804 62	18,103 58	7,708 25	125 33	343 59	17,599 37	3,188 00
Penusylvania S., L. and B.,	937 98	6,437 00	731 00	74 00	65 55		
People's Building and Loan,	1,319 47	10,354 78	4,816 78	36 50	90 91	2,200 00	
Provident Building and Loan,	2,676 48	10,997 33	3,766 04	255 75	199 26	6,252 00	
Union Building and Loan,	1,218 22	10,377 17	822 43	65 25	39 94	45 00	
Clifton Heights—Clifton Heights Building and Loan,	4,892 67	21,918 23	6,536 00	c	70 61	4,597 68	
Collingdale—Home Building and Loan,	1,786 41	11,308 18	1,296 86	c	21 34	1,229 80	
Darby—Sharon Building,	6,468 06	a 34,460 49	b	c	b	9,276 18	

a Including interest and fines

b Included in dues.

c Not regarded as a receipt.
Including interest.

Year, in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$150 00	\$39,586 27	.....	\$5,648 24	\$28,000 00	\$5,225 00	\$260 00	\$50 00	\$39,163 74	\$422 53
2,433 37	30,363 78	.....	22,719 60	d 6,680 00	.....	447 56	252 65	20,299 81	63 97
145 60	16,338 12	.....	506 90	4,300 00	1,320 00	181 50	155 80	6,264 20	10,073 92
350 00	4,750 77	.....	1,166 16	1,200 00	539 60	252 00	910 24	4,148 00	602 77
.....	3,873 00	.....	1,296 00	200 00	.....	100 00	.....	1,596 00	2,277 00
105 00	5,607 32	.....	3,053 49	2,200 00	.....	120 00	100 00	5,473 49	133 83
656 75	65,525 68	.....	410 27	56,000 00	7,600 00	587 25	891 90	65,489 42	36 26
201 00	37,620 85	.....	650 00	35,200 00	1,200 00	229 00	235 44	37,514 44	106 41
16 50	4,585 78	.....	3,100 43	d 1,390 00	.....	40 00	27 78	4,558 21	27 57
154 00	7,143 80	.....	390 40	d 6,600 00	.....	40 00	75 42	7,105 82	37 98
.....	6,256 05	.....	293 05	5,800 00	.....	143 00	20 00	6,256 05	.....
212 00	13,924 60	.....	11,165 07	2,200 00	.....	160 00	40 00	13,565 07	359 53
899 25	26,255 93	.....	206 84	d 22,080 00	1,850 00	188 00	406 62	24,731 46	1,524 47
263 63	29,323 30	.....	11,237 35	17,600 00	.....	165 63	63 32	29,066 36	257 00
450 15	17,518 43	\$5,788 50	2,201 00	8,475 09	.....	350 00	607 08	17,421 58	96 85
.....	52,645 67	f	g 31,227 55	19,660 00	.....	470 00	992 23	52,349 78	295 89
80 34	39,417 57	.....	4,037 48	29,051 50	.....	450 00	2,832 27	36,371 25	3,046 32
142 50	15,125 43	.....	6,018 26	d 5,339 86	2,950 00	310 00	328 47	14,946 59	178 84
564 85	24,137 64	.....	5,058 00	14,550 00	.....	335 00	1,848 98	21,791 98	2,345 66
436 75	50,309 49	.....	16,060 80	25,425 00	3,188 00	410 00	3,568 78	48,652 58	1,656 91
.....	8,245 53	.....	3,017 50	4,350 00	.....	260 00	259 11	7,886 61	358 92
59 70	18,878 14	.....	4,749 43	9,405 00	.....	300 00	37 19	14,491 62	4,386 52
.....	24,126 86	.....	3,258 48	8,295 00	.....	560 00	974 38	13,087 86	11,039 60
9 47	12,577 48	.....	2,103 58	9,770 00	.....	350 00	51 70	12,275 28	302 20
25 92	38,041 11	.....	16,130 19	d 20,362 22	.....	300 00	144 21	36,936 62	1,104 49
56 75	15,609 34	.....	2,394 90	d 10,941 03	.....	125 00	32 18	13,493 11	2,206 23
2 80	50,207 53	5,200 00	7,937 94	d 33,984 56	.....	400 00	681 19	48,203 69	2,003 84

d Not including premiums deducted in advance.

f Included in amount paid out on withdrawn shares.

g Including amount paid out on matured shares.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Delaware County—Concluded.</i>							
Fernwood—Fernwood Building, .	\$5,481 84	\$3,954 66	\$1,800 06	c	\$3 40	\$800 00	.....
Garrettford—Upper Darby Building and Loan,	537 70	a 10,151 94	b	c	b	1,159 41	.....
Lenni Mills—Central Loan and Savings,	865 58	5,674 00	561 65	\$148 81	02	700 00	.....
Linwood—Linwood Building and Loan,	62 63	4,642 50	a 1,024 23	b	b	5,600 00	\$750 00
Media—Media L. and Sav., No. 2.	241 82	32,132 60	9,873 94	c	349 24	9,454 35	1,494 25
Morton—							
Folsom Building and Loan, .	520 83	7,348 28	1,040 19	199 95	26 69	2,250 00	.....
Morton Building and Loan, .	487 47	17,379 96	3,785 67	854 73	73 11	4,993 00	.....
Springfield Building and Loan,	494 31	16,823 95	5,658 70	343 55	1,079 96	19,050 00	3,000 00
Rutledge—							
Government Mutual B. and L.,		g 906 27	h	h	h	1,850 00	.....
Rutledge Mutual B. and L., .	3,308 92	25,050 00	7,786 50	1,967 24	117 94	8,270 00	.....
Thurlow—Iron-Workers' B'ld'g, .	34 23	11,398 25	3,644 65	6 00	193 56	6,800 00	39
Wayne—Wayne B'ld'g and Loan,	953 34	11,547 00	1,702 75	225 15	111 61	6,134 87	.....
<i>Elk County.</i>							
Ridgway—							
People's Building and L., . .	161 96	15,523 17	1,163 75	1,389 89	40 02	.....	.....
Ridgway Building and Loan,		15,404 90	530 00	a	30 16	.....	.....
<i>Erie County.</i>							
Erie—							
Mutual Building and Loan, . .	4,755 02	17,720 00	797 61	177 82	54 40	1,033 55	.....
Workingman's B. and L., . .	6,624 63	16,447 60	1,490 58	486 53	13 24	3,400 00	.....
<i>Fayette County.</i>							
Connellsville—People's B. & L.,	803 09	17,624 75	1,263 00	a	16 70	.....	.....
<i>Franklin County.</i>							
Chambersburg—							
Franklin Building and Loan, .	2,137 29	14,635 18	4,533 82	.....	155 10	18,045 08	596 60
Mechanics' Building and L., .	75 63	21,302 50	1,773 12	769 96	67 27	7,500 00	600 00
<i>Greene County.</i>							
Waynesburg—							
Citizens' Building and Loan, .	262 33	10,412 50	1,178 00	2,683 75	83 21	231 75	.....

a Including premiums and fines.

b Included in interest.

c Not regarded as a receipt.

g Including interest, premiums and fines.

h Included in dues.

a Not regarded as a receipt.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$42 00	\$11,581 96	\$4,600 00	\$2,945 47	d 588 00	.....	\$150 00	\$29 30	\$8,312 77	\$3,269 19
108 64	11,757 69	3,140 39	4,546 83	d 3,689 00	.....	250 00	169 47	11,735 69	22 00
.....	7,950 06	.....	484 00	3,950 00	.....	75 00	38 77	4,547 77	3,402 29
37 35	12,116 71	.....	4,346 42	6,000 00	\$1,359 42	100 00	39 12	11,844 96	271 75
.....	53,546 20	2,127 91	15,089 54	d 34,080 75	1,494 25	628 00	125 75	53,546 20	.....
50	11,386 44	.....	4,130 17	6,470 00	.....	100 00	109 50	10,890 67	576 77
7 54	27,581 48	.....	5,219 99	18,600 00	.....	301 00	312 19	24,436 18	3,145 30
530 61	46,981 08	e	f 27,837 77	8,125 00	3,000 00	525 00	2,100 79	41,588 56	5,392 52
.....	2,756 27	.....	148 70	.....	2,528 00	12 00	.....	2,688 70	67 57
964 14	47,464 74	.....	3,307 32	40,475 00	.....	300 00	158 45	44,240 77	3,223 97
59 13	21,636 21	.....	16,032 58	5,150 00	.....	400 00	53 63	21,636 21	.....
278 30	20,953 02	.....	3,115 87	16,400 00	.....	275 00	253 30	20,049 17	903 85
113 75	18,392 54	.....	483 80	16,850 00	.....	220 00	412 02	17,965 82	426 72
.....	15,965 06	.....	688 40	13,680 00	.....	144 00	1,452 66	15,965 06	...
92 75	24,631 15	.....	7,173 83	13,304 00	.....	115 00	33 12	20,625 95	4,005 20
183 50	28,646 03	.....	15,559 10	9,900 00	.....	222 00	159 15	25,840 25	2,805 83
391 75	20,099 29	.....	0 00	b 13,155 00	.....	350 00	287 67	13,852 67	6,246 62
657 98	40,761 05	.....	11,922 40	11,450 00	600 00	300 00	14,273 28	38,545 68	2,215 37
410 03	32,498 51	.....	3,761 19	25,400 00	600 00	251 25	84 76	30,097 20	2,401 31
68 04	14,919 58	.....	31 20	13,856 75	.....	110 00	225 14	14,223 09	696 49

d Not including premiums deducted in advance.

e Included in amount paid out on withdrawn shares.

f Including amount paid out on matured shares.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Greene County—Concluded.</i>							
Waynesburg—							
Waynesburg Building and L.,	\$548 90	\$11,957 00	\$3,379 68	\$768 75	\$63 88	\$2,781 80	.....
<i>Indiana County.</i>							
Blairsville—							
Conemaugh Building & Loan,	2,272 71	16,802 00	5,814 75	2,002 67	122 12	3,095 10	.....
Home Building and Loan, . .	917 47	14,265 50	946 54	1,112 20	51 47	1,200 00	.....
Saltsburg—Kiskiminetas B. & L.,	1,085 98	4,528 60	541 00	a	13 18	.....	.....
<i>Jefferson County.</i>							
Punxsutawney—Home B. and L.,	.....	49,251 99	1,434 00	a	29 63	.....	.....
Reynoldsville—Reynoldsville B. and Loan,	1,639 01	25,910 00	2,853 50	a	144 96	671 62	.....
<i>Juniata County.</i>							
Mifflintown—Fermanaugh B. & L.,	183 52	13,986 31	4,596 73	1,299 24	177 23	2,157 96	\$1,893 50
<i>Lackawanna County.</i>							
Dunmore—Dunmore B. and L., . . . . .	.....	e 6,984 64	d	a	d	624 98	.....
Scranton—							
Anthracite B. and Loan, . . . . .	.....	25,780 00	4,140 00	a	400 49	.....	827 94
Commonwealth B. and L., . . . . .	.....	14,187 09	616 00	a	42 91	.....	6,528 75
German Building,	133 39	e 45,182 53	d	a	d	d	2,632 58
German Building, No. 6, . . . . .	.....	e 33,756 56	d	a	d	d	434 02
Germania Building and Loan,	1,045 45	20,000 00	16,000 00	a	50 00	9,600 00	64 37
Lackawanna Bldg. and Loan, . . . . .	.....	a 44,799 74	b	c	b	b	169 52
Meadow Brook Bldg. and Loan, . . . . .	.....	a 29,352 37	b	c	b	b	3,327 39
Schiller Building and Loan, . . . . .	.....	a 59,934 34	b	c	b	b	91 99
Suburban Building and Loan,	397 56	e 28,864 43	b	c	b	2,542 89	.....
West Side Building and Loan,	516 71	a 10,383 19	b	c	b	b	.....
Taylor—Taylorsville Bldg. & Loan,	910 24	14,899 00	4,554 00	c	530 88	939 58	.....
<i>Lancaster County.</i>							
Christiana—Christiana B. and L.,	555 94	f 6,111 51	b	b	b	1,435 00	.....
Columbia—							
Columbia Building, No. 1, . . .	5,002 05	15,761 00	11,294 71	.....	61 40	11,700 00	.....

a Not regarded as a receipt.

c Including interest, fines and entrance fees.

d Included in dues.

e Including interest, fines, loans repaid and "all other" receipts.

a Including interest, fines, loans repaid and "all other" receipts.

b Included in dues.

c Not regarded as a receipt.

e Including interest and fines.

f Including interest, premiums and fines.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
.....	\$19,500 01	.....	\$618 90	\$16,581 80	.....	\$110 00	\$368 20	\$17,678 90	\$1,821 11
\$61 48	29,670 83	\$960 00	10,511 84	15,175 00	.....	350 00	41 92	27,038 76	2,632 07
427 35	18,920 53	.....	4,549 06	12,880 50	.....	190 00	260 80	17,880 36	1,040 17
4 80	6,173 56	.....	583 70	b 3,942 20	.....	100 00	150 25	4,776 15	1,397 41
.....	50,715 62	.....	937 77	b 49,151 05	.....	220 96	405 84	50,715 62	.....
122 25	31,341 34	.....	1,423 12	b 29,150 01	.....	434 46	287 92	31,295 51	45 83
232 54	24,527 03	2,600 00	3,692 28	16,200 00	1,675 00	160 00	199 75	24,527 03	.....
.....	7,609 62	.....	.....	b 7,214 73	.....	200 00	185 04	7,599 77	9 85
.....	31,148 43	.....	3,367 22	b 26,835 75	330 75	300 00	314 71	31,148 43	.....
621 13	21,995 88	.....	.....	b 18,015 00	3,570 00	160 00	256 88	21,995 88	.....
d	47,948 50	.....	5,446 86	b 41,928 95	.....	300 00	272 69	47,948 50	.....
d	34,190 58	.....	f	b 30,732 90	.....	300 00	g3,157 68	34,190 58	.....
3,493 62	50,253 44	.....	15,539 42	b 24,648 00	.....	300 00	166 02	40,653 44	.....
b	44,969 26	.....	227 85	d 27,976 00	16,345 23	300 00	120 18	44,969 26	.....
b	32,679 76	.....	7,692 90	d 19,623 40	4,286 46	250 00	827 00	32,679 76	.....
b	60,026 33	.....	16,525 25	d 40,120 00	2,609 55	250 00	521 53	60,026 33	.....
.....	31,804 88	.....	4,216 60	d 21,760 50	.....	300 60	363 60	26,640 70	5,164 18
b	10,899 90	.....	6,904 88	d 3,653 50	.....	213 00	.....	10,801 38	98 52
.....	21,833 70	.....	.....	d 20,700 31	.....	200 00	147 80	21,048 11	785 59
.....	8,101 45	.....	680 55	6,850 00	.....	.....	162 00	7,692 55	469 90
5 25	43,734 41	.....	14,054 67	25,650 00	.....	305 00	129 85	40,139 52	3,594 89

b Not including premiums deducted in advance.

d Included in dues.

f Included in all other disbursements.

g Including amount paid out on withdrawn shares.

b Included in dues.

d Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Lancaster County—Concluded.</i>							
Columbia—							
Columbia Building, No. 2, . .	\$2,728 60	\$10,470 00	\$2,145 65	.....	\$28 10	\$500 00	.....
St. Joseph's Building, No. 2,	131 76	14,529 00	4,986 00	.....	80 50	2,100 00	\$20,700 00
Lancaster—							
American Mechanics' B. & L.,	11,753 60	31,800 00	7,012 00	\$1,080 00	300 10	26,012 06	.....
Home Building and Loan, . .	20 85	g 34,112 07	b	b	.....	16,085 46	.....
People's Bldg., L. and Dep. Co.,	12,941 11	39,341 13	9,798 92	1,672 17	350 00	34,505 23	.....
West End Building and Loan,	2,483 50	15,561 00	2,954 45	532 45	297 83	14,334 62	.....
<i>Lawrence County.</i>							
New Castle—New Castle Mutual Building and Loan,	98 65	28,058 66	6,025 50	c	166 26	4,209 91	.....
<i>Lebanon County.</i>							
Lebanon—							
Economy Building and Loan,	252 16	18,051 50	1,420 00	c	30 10	1,053 08	309 48
Fidelity Building and Loan, .	121 97	22,998 00	5,757 00	c	2 44	12,302 02	.....
Homstead Bldg. and Savings, .	3,300 47	39,324 00	11,034 00	c	83 10	15,291 82	943 61
People's Building and Loan, .	1,066 18	54,995 50	22,771 00	c	35 90	17,461 25	.....
<i>Lehigh County.</i>							
Allentown—							
Penn'a Loan and Building,		11,933 00	369 00	93 96	32 71	1,400 00	1,833 91
Security Building,	22 29	30,811 00	5,261 02	c	114 64	6,628 00	.....
Catasauqua—							
Catasauqua Bldg. and Loan, .	1,584 16	8,190 00	884 89	c	34 74	732 01	1,545 12
Home Building,	8,166 23	21,615 50	4,929 15	c	96 68	2,672 29	.....
Slatington—							
Excelsior Building and Loan,	431 85	7,775 08	2,826 50	c	22 20	.....	2,100 00
Keystone Building and Loan,	900 50	9,283 30	1,028 00	c	82 46	.....	4,450 00
<i>Luzerne County.</i>							
Hazleton—Middle Coal Field Building and Loan,	1,831 99	18,310 00	1,919 00	c	165 20	517 35	.....
Wilkes-Barre—Keystone B. and L.	4,419 37	17,528 00	4,812 35	c	68 46	3,042 86	.....
<i>Lycoming County.</i>							
Hughesville—Hughesville Building and Loan, . . . . .	.....	6,633 00	181 50	132 34	17 01	.....	.....
Jersey Shore—Provident B. & L.,	819 28	a 8,363 15	b	b	b	b	.....

g Including interest and premiums.

b Included in dues.

c Not regarded as a receipt.

a Including interest, premiums, fines, loans repaid and "all other" receipts.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$19 25	\$15,991 60	.....	\$2,824 52	\$11,850 00	.....	\$185 00	\$46 62	\$14,906 14	\$1,085 46
13 00	42,540 26	.....	6,683 61	17,400 00	\$18,000 00	250 00	127 79	42,461 40	78 86
259 47	78,217 23	\$400 00	14,315 29	45,225 00	.....	400 00	164 99	60,505 23	17,711 95
.....	50,218 38	.....	11,700 71	18,725 00	.....	h 651 83	9,681 25	40,758 79	9,459 59
288 22	98,896 80	14,401 34	24,155 19	41,250 50	.....	910 00	319 76	81,211 79	17,685 01
49 50	36,203 95	.....	7,631 04	25,800 00	.....	318 04	102 02	33,851 10	2,352 85
204 32	38,763 30	.....	4,409 34	d 31,757 00	.....	415 00	231 72	36,813 06	1,950 24
4,746 25	25,862 57	.....	5,561 14	d 17,500 00	.....	150 00	2,651 43	25,862 57	.....
7,294 75	48,476 18	.....	6,869 42	d 32,130 75	.....	325 00	5,927 14	45,252 31	3,223 87
3,348 25	73,325 25	.....	19,147 50	d 53,297 50	.....	400 00	480 25	73,325 25	.....
24,249 75	120,579 58	191 61	5,552 45	d 90,964 50	.....	425 00	23,108 34	120,241 90	337 68
549 75	16,212 33	.....	350 00	15,100 00	.....	350 00	412 33	16,212 33	.....
885 64	43,722 59	.....	7,787 12	d 34,374 33	.....	559 05	707 94	43,428 44	294 15
41 37	13,012 29	.....	2,306 54	d 10,549 00	.....	150 00	6 75	13,012 29	.....
103 26	37,583 11	.....	12,767 84	d 15,711 25	.....	225 00	10 55	28,714 64	8,868 47
1,454 58	14,610 21	.....	563 93	d 11,399 00	2,100 00	215 60	95 16	14,373 09	237 12
35 50	15,779 76	.....	262 00	d 14,165 00	750 00	213 00	118 52	15,508 52	271 24
13 00	22,756 54	.....	.....	d 20,624 95	.....	350 00	48 17	21,023 12	1,733 42
8 20	29,879 18	.....	3,440 57	d 19,889 50	.....	275 00	73 80	23,678 87	6,200 31
22 75	6,986 60	.....	78 60	6,200 00	.....	192 00	410 39	6,880 99	105 61
b	9,182 43	.....	69 50	8,350 00	.....	125 00	14 82	8,559 32	623 11

h Including office expenses.

d Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Lycoming County—Concluded.</i>							
Williamsport—							
German Building,		c \$9,408 46	b	b	b	\$3,075 00	.....
West Branch B. and L., . . .	\$1,292 83	c 20,003 26	b	b	b	4,848 62	.....
<i>Mercer County.</i>							
Sharon—Sbaron B. and L., . . .	1,008 08	31,435 35	d 3,479 80	e	65 44	4,294 93	.....
<i>Monroe County.</i>							
Stroudsburg—Com'wealth B. & L.	2,279 17	15,317 44	11,000 00	.....	\$44 70	.....	.....
<i>Montgomery County.</i>							
Bryn Mawr—Bryn Mawr L. & B.,	451 65	27,224 37	11,023 68	\$368 78	584 25	28,700 00	.....
Cheltenham—Chelt' bam B. No. 2.	73 30	c 13,703 11	b	b	b	1,975 00	.....
Conshohocken—							
Home Savings Fund and Loan.	2,098 58	h 10,094 28	b	.....	b	3,739 69	.....
Welcome Savings F. and L., .	1,087 36	h 4,696 61	b	i	b	602 10	.....
Jenkintown—Abington Building,	1,175 82	c 8,271 58	b	b	b	1,500 00	.....
Norristown—							
National S. F. and L., No. 2,	251 29	8,212 00	1,907 75	.....	16 93	10,625 00	.....
Star Loan,	225 37	17,739 00	6,675 22	.....	95 45	65,400 00	.....
West Norristown B. and L., .	485 76	15,549 00	2,594 61	16 63	37 83	21,295 00	\$2,285 38
Pottstown—Guardian B. and L.,	.....	31,247 00	6,370 16	i	237 56	7,060 00	.....
Rosemont—Rosemont L. and B.,	5,871 58	33,057 70	7,909 55	659 24	306 14	15,500 00	.....
<i>Northampton County.</i>							
Bethlehem—Bethlehem B. & L.,	6,642 01	7,142 15	2,593 24	.....	94 46	7,630 00	.....
Easton—West Ward Building, . .	520 56	48,056 95	9,968 05	i	447 67	16,160 00	.....
Freemansburg—Frec' burg B. & L.,	45 40	30,812 00	8,500 50	3,264 00	77 62	2,600 00	.....
South Bethlehem—							
Equitable B. and L.,	541 65	15,959 00	5,537 92	.....	36 17	16,358 00	.....
Industrial B. and L., . . . . .	.....	11,459 00	1,000 02	.....	8 74	.....	.....
South Bethlehem B. and L., .	58 48	17,053 00	4,197 11	.....	19 10	10,559 40	.....
<i>Northumberland County.</i>							
Mount Carmel—							
Anthracte Building and Loan,	3,708 09	51,719 13	15,218 02	8,216 36	232 69	12,013 45	.....
Citizens' Building and Loan,	199 07	44,305 31	16,575 95	4,567 49	383 44	9,900 00	7,457 49

b Included in dues.

c Including interest, premiums and fines.

d Including premiums.

e Included in interest.

h Including interest and fines.

i Not regarded as a receipt.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
.....	\$12,483 46	\$1,208 58	\$2,728 31	\$5,300 00	.....	\$430 00	\$24 00	\$9,690 89	\$2,792 57
\$4,413 49	30,558 20	.....	7,793 61	16,282 15	.....	440 70	634 06	25,150 52	5,407 68
250 00	40,493 60	.....	3,312 77	36,486 25	.....	400 00	232 65	40,431 67	61 93
66 50	28,707 81	3,400 00	2,140 00	20,800 00	.....	372 85	397 06	27,109 91	1,597 90
27 40	68,409 53	16,825 25	15,816 04	36,800 00	.....	325 00	314 86	64,081 15	4,328 38
124 00	15,880 41	5,841 00	1,458 44	7,700 00	.....	f	g 307 96	15,287 40	593 01
.....	15,932 55	.....	.....	12,724 74	.....	300 00	38 25	13,062 99	2,869 56
.....	6,386 07	.....	1,712 74	j 4,240 00	.....	234 00	3 00	6,189 74	196 33
.....	10,947 40	3,124 00	2,043 59	4,800 00	.....	150 00	72 50	10,190 09	757 31
17,091 84	38,104 81	7,600 00	331 49	13,150 00	.....	200 00	16,773 67	38,055 16	49 65
17,338 25	107,464 29	70,400 00	2,116 75	23,150 00	.....	200 00	6,747 29	102,614 04	4,850 25
350 00	42,614 21	.....	10,312 93	30,635 00	\$1,100 00	212 50	83 65	42,344 08	270 13
407 50	45,322 22	.....	8,170 53	j 20,130 00	.....	200 00	15,101 16	43,601 69	1,720 53
252 04	63,556 25	.....	21,067 48	36,900 00	.....	375 00	83 75	58,426 23	5,130 02
208 75	24,310 61	.....	13,939 92	8,850 0	.....	235 85	.....	23,625 77	1,284 84
115 00	75,268 03	k	1 17,148 60	j 56,835 85	.....	420 00	187 99	74,612 44	655 59
13 75	45,313 27	.....	6,834 27	37,375 00	.....	460 00	638 91	45,308 18	5 09
365 25	38,797 99	.....	8,180 19	29,860 00	.....	200 00	48 50	38,288 69	509 30
451 92	12,919 68	.....	1,103 17	10,800 00	.....	100 00	88 00	12,091 17	828 51
515 25	32,404 34	.....	5,667 82	26,445 00	.....	200 00	70 50	32,383 32	21 02
283 06	91,390 80	.....	17,138 93	72,200 00	.....	435 00	937 80	90,711 73	679 07
1,784 51	85,173 36	.....	6,941 00	62,400 00	11,900 00	588 50	2,708 82	84,538 32	635 04

f Included in "all other" disbursements.

g Including salaries.

j Not including premiums deducted in advance.

k Included in amount paid out on withdrawn shares.

l Including amount paid out on matured shares.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Northumberland County—</i>							
<i>Concluded</i>							
Shamokin—Home B. and L., . .	\$4,018 74	\$18,814 62	\$3,772 00	\$1,881 50	\$285 86	\$800 00	.....
Sunbury—Susquehanna B. & L.,	171 98	6,118 84	1,460 75	492 80	47 88	11,550 00	.....
<i>Philadelphia County.</i>							
<i>Philadelphia—</i>							
Acme Building and Loan, . .	107 57	13,243 80	955 89	1,093 00	46 40	2,200 00	\$4,859 00
Active Building and Loan, . .	9,986 88	52,805 00	8,303 55	1,272 58	906 56	16,691 10	22,541 87
Active Building, No. 2, . . .	978 32	28,834 60	2,764 70	804 39	139 50	6,625 06	121 93
Adelphia Loan and Building,	a 10,200 70	b	.....	b	50 00	.....	.....
Alert Building,	2,075 04	c 9,726 15	b	.....	b	.....	b
Allegheny Av. B'ld'g & Loan,	282 67	37,654 50	10,383 45	12 60	117 99	5,834 68	.....
Allegheny Building, No. 2,	d 15,696 76	b	b	b	5,617 60	1,900 00	.....
Amber Building and Loan, . .	2,864 01	d 12,710 16	b	b	4,067 45	2,568 91	.....
American Instalment B. & L.,	788 36	d 14,365 69	b	b	.....	2,425 00	.....
Anchor Building and Loan, . .	1,714 38	21,372 00	4,636 22	.....	50 74	13,500 00	27,000 00
Annual Series B'ld'g & Loan,	788 95	4,866 00	974 89	e	49 85	1,293 70	.....
Anthracite Building & Loan,	11,015 12	31,781 86	9,266 00	.....	147 28	13,761 41	.....
Ark Building and Loan, . . . . .	.....	47,160 00	11,703 08	1,019 50	263 74	33,660 00	.....
Artisans' B'ld'g & Loan, No. 1,	1,350 70	29,208 50	5,164 66	.....	62 10	24,130 50	.....
Artisans' B'ld'g & Loan, No. 2,	126 76	14,782 50	3,247 87	.....	129 74	18,403 50	.....
Art Workers' B'ld'g & Loan,	6,318 33	25,834 00	5,663 50	45 12	61 02	9,900 60	.....
Ashland B'ld'g & Loan, No. 3,	5 83	10,308 87	3,998 11	55 84	63 62	17,150 00	.....
Assistance B. and L., No. 1,	387 42	12,462 50	2,497 85	.....	59 07	10,451 50	.....
Assistance B. and L., No. 2,	178 49	11,385 40	2,834 53	.....	39 28	9,402 50	704 90
Assurance Building and Loan, . . . . .	.....	16,615 00	1,925 01	401 94	97 68	650 00	1,593 67
Atlas Building and Loan, . .	56 94	d 15,843 65	b	b	b	2,650 00	5,100 00
Bakers' Building and Loan, . .	2,798 32	g 36,592 50	h 9,561 84	i	368 07	35,700 00	.....
Belgrade Building and Loan,	4,008 68	11,713 50	1,130 50	.....	23 01	873 55	.....
Bellevue Building and Loan,	d 36,350 21	b	b	b	28,400 00	641 03	.....
Belmont Building and Loan,	645 49	12,566 00	857 82	207 55	42 13	875 00	1,000 00

a Including interest and fines.

b Included in dues.

c Including interest, fines, borrowed money and "all other" receipts.

d Including interest, premiums and fines.

e Not regarded as a receipt.

g Including entrance fees.

h Including premiums.

i Included in interest.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries	All other.	Total.	
\$20 00	\$20,592 72	.....	\$11,935 42	\$9,600 00	.....	\$372 00	\$39 59	\$21,947 01	\$7,645 71
600 00	20,442 25	\$300 00	8,621 77	10,375 00	.....	37 59	505 00	20,339 27	102 98
1,488 69	23,985 35	.....	1,830 00	16,900 00	\$4,400 00	262 95	551 30	23,944 26	41 09
23,336 96	135,844 47	.....	40,164 53	39,475 00	12,477 34	615 03	43,112 60	135,844 47	.....
3,558 14	43,816 64	.....	10,530 48	29,000 00	.....	292 46	3,993 70	43,166 64	.....
.....	10,250 70	2,375 00	2,908 75	100 00	496 85	200 00	93 00	6,173 60	4,077 10
b	11,801 19	.....	1,786 39	9,050 00	812 43	112 50	26 45	11,737 77	15 42
171 57	54,455 86	.....	6,446 54	44,650 00	.....	350 00	172 09	51,618 65	2,838 23
.....	23,214 36	.....	7,061 02	12,100 00	1,907 74	75 00	1,488 49	22,632 25	532 11
166 00	22,376 53	7,441 27	7,760 94	6,721 03	.....	200 00	250 32	22,376 53	.....
.....	17,519 05	.....	5,474 67	8,450 00	2,503 00	210 00	209 69	16,844 27	734 78
10 80	68,284 14	2,429 76	5,754 25	50,000 00	8,003 23	240 00	248 75	66,681 97	1,002 17
118 35	8,091 75	.....	2,917 51	4,120 00	.....	175 00	163 36	7,380 87	710 88
2,042 61	63,014 28	.....	16,408 16	39,700 00	.....	300 00	2,263 21	58,671 37	9,342 91
.....	95,745 32	3,400 00	14,894 62	60,800 00	1,103 97	500 00	140 92	80,836 51	12,909 81
.....	59,916 46	600 00	17,940 32	38,485 00	.....	300 00	189 59	57,514 91	2,491 55
.....	36,690 37	.....	16,377 55	19,200 00	.....	300 00	174 94	36,052 49	637 88
168 52	47,990 49	700 00	11,541 67	35,000 00	.....	400 00	157 53	47,802 20	188 29
273 22	31,851 49	.....	10,503 50	20,800 00	.....	190 00	130 80	31,624 30	231 19
60 00	25,918 34	.....	6,179 95	17,800 00	.....	350 00	203 68	24,033 63	1,884 71
3,350 00	27,895 10	.....	7,163 82	9,125 00	.....	100 00	11,506 28	27,895 10	.....
237 08	21,520 33	.....	9,903 50	10,200 00	903 81	343 90	167 17	21,520 38	.....
14 80	23,665 39	.....	6,044 22	16,800 00	500 00	240 00	64 10	23,643 32	17 07
494 74	85,515 47	.....	22,511 65	59,800 00	.....	498 00	434 76	83,244 41	2,271 06
17 00	17,766 24	.....	3,936 39	12,200 00	.....	100 00	50 50	16,286 89	1,479 35
535 23	65,926 47	6,413 31	17,271 70	40,350 00	1,241 30	250 00	400 16	65,926 47	.....
79 40	16,273 39	.....	2,332 80	13,725 03	.....	100 00	101 45	16,259 25	14 14

b Included in dues.

f Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Belrose Building and Loan, .	\$2,115 07	j \$29,521 48	b	b	b	b	.....
Ben Franklin Building & Loan.	j 16,796 50	b	b	b	b	b	\$935 84
Berean Building and Loan,	8,835 70	k \$1,649 55	.....	i	\$671 00	5,231 87	
Best Plan Building and Loan,	135 81	10,391 00	676 40	\$72 63	\$20 55	800 00	.....
Bi-Centennial B'ld'g & Loan,	91 21	14,469 00	3,290 00	.....	33 90	15,000 00	.....
Blucher Building, No. 3,	3,929 42	10,201 25	2,629 46	307 67	27 27	20,000 00	1,500 00
Blucher Building, No. 4,	1,616 82	58,562 63	12,075 27	.....	131 50	73,100 00	.....
Blucher Building, No. 5, . . . . .	.....	20,415 51	5,226 00	543 57	59 13	10,600 00	.....
Bouvier Building and Loan,	803 53	8,291 00	492 50	3 81	22 07	900 00	.....
Bridesburg Building,	1,146 59	d 42,010 15	b	e	b	8,743 67	10,000 00
Bridesburg Perpetual Build'g,	3,674 33	83,200 00	20 900 00	e	396 89	59,123 27	.....
Building and Loan, No. 90,	20 81	10,124 50	1,638 00	.....	71 25	1,813 63	.....
Building and Loan, No. 155,	2,855 59	a 13,680 32	b	.....	b	1,750 00	2,280 60
Bulletin Building,	2,191 06	a 19,440 60	b	.....	b	5,135 00	3,460 50
Bush Hill Building, No. 1,	232 34	c 24,502 00	7,018 50	7 40	14 46	9,200 00	3,624 51
Bush Hill Building, No. 2,	5,844 03	57,412 00	14,948 00	397 03	533 29	72,000 00	.....
Bush Hill Building, No. 3, . . . . .	.....	c 19,662 75	3,513 47	8 76	30 02	7,221 00	.....
Cable Building and Loan,	361 49	a 10,214 02	b	115 50	b	4,997 23	.....
Cadwallader Building,	1,083 56	a 20,053 05	b	.....	b	3,694 65	3,000 00
Caledonian Building, No. 2,	1,402 44	9,692 00	e	9 60	e	11,500 00	4,000 00
Cannstatter Building,	2,255 12	34,951 00	f 7,516 96	g	34 46	3,000 00	.....
Carpet and Hosiery B. and L.,	287 94	h 4,879 88	b	.....	b	1,127 42	.....
Cedar Building,	967 92	a 16,672 49	b	.....	b	3,394 88	.....
Centennial Building and Loan,	970 58	5,016 70	1,118 36	14 92	64 16	10,600 00	.....
Century Building and Loan, . . . . .	.....	i 7,324 60	b	b	b	200 00	.....
Chas. Carroll Building, No. 1,	2,484 74	a 17,988 38	b	.....	b	9,666 70	10,000 00

a Including interest and fines.

b Included in dues.

c Including entrance fees.

d Including interest, premiums and fines.

e Included in "All Other" receipts.

f Including premiums.

g Included in interest.

h Including interest, fines and all other receipts.

i Including premiums, interest and fines.

j Including interest, premiums, fines, loans repaid and "All other" receipts.

k Including fines.

l Included in interest.

e Not regarded as a receipt.

Year, in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
b	\$31,635 55	.....	\$11,047 25	\$19,450 00	.....	\$250 00	\$50 30	\$30,797 55	\$839 00
b	17,732 34	.....	3,610 50	13,650 00	\$98 97	250 00	122 87	17,732 34	.....
\$1,434 37	17,822 49	.....	3,704 16	3,040 00	10,008 34	120 00	949 99	17,822 49	.....
186 48	12,282 87	.....	1,784 25	6,775 00	1,100 00	200 00	829 83	10,689 08	1,593 79
426 27	33,310 38	.....	6,530 83	24,400 00	.....	324 00	83 32	31,338 15	1,972 23
.....	38,595 07	\$17,800 00	7,574 82	12,400 00	.....	258 00	27 80	38,060 62	534 45
1,102 72	146,588 94	41,257 66	30,276 92	51,900 00	.....	480 00	21,434 06	145,348 64	1,240 30
149 00	36,993 21	.....	5,351 20	30,400 00	167 01	240 00	117 75	36,275 96	717 25
76 25	10,589 16	.....	858 00	8,400 00	.....	100 00	50 71	9,408 71	1,180 45
180 22	62,080 63	27,555 16	5,946 86	f 22,065 03	4,000 00	418 35	366 23	60,351 63	1,729 00
248 00	167,542 49	46,800 00	40,807 11	f 58,170 85	.....	590 66	20,752 54	167,121 16	421 33
1 00	13,669 24	.....	3,705 05	9,415 00	.....	150 00	39 68	13,309 73	359 51
.....	20,566 51	.....	5,492 01	14,875 00	.....	150 00	49 50	20,566 51	.....
.....	30,227 16	.....	6,395 25	17,300 00	3,460 50	200 00	63 50	27,419 25	2,807 91
949 00	45,568 21	5,800 00	10,410 14	27,200 00	d 1,574 37	240 00	343 70	45,568 21	.....
2,884 08	154,018 43	24,835 96	27,443 59	93,800 00	.....	336 00	1,909 85	153,325 40	693 03
2,700 00	33,136 00	.....	7,305 45	18,400 00	2,460 92	180 00	2,319 04	30,665 41	2,470 59
1,793 87	17,482 11	9,517 50	1,897 40	2,100 00	.....	300 00	1,316 98	15,131 88	2,350 23
180 00	28,011 36	.....	4,060 25	17,600 00	3,000 00	150 00	1,972 25	26,782 50	1,228 86
a 2,416 15	29,020 19	.....	731 60	25,800 00	2,000 00	150 00	44 77	28,726 37	293 82
141 25	47,898 79	.....	25,229 08	20,600 00	.....	300 00	223 29	46,352 37	1,546 42
b	6,295 24	.....	4,176 70	700 00	.....	175 00	29 75	5,081 45	1,213 79
114 00	21,149 29	.....	4,930 25	14,575 00	.....	200 00	61 50	19,766 75	1,382 54
20 00	17,804 72	3,000 00	6,419 34	1,650 00	.....	100 00	70 37	11,239 71	6,565 01
.....	7,524 60	.....	2,760 43	3,182 50	244 59	200 00	46 38	6,433 90	1,090 70
2,300 68	42,440 50	.....	1,067 28	28,300 00	10,000 00	150 00	397 52	39,914 80	2,525 70

a Including interest and fines.

b Included in dues.

d Including interest.

f Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Chas. Carroll Building, No. 2,	\$7,324 90	\$8,906 00	\$2,410 00	j	\$55 10	\$1,089 20	.....
Charles Clare B. and L., No. 1,	4,195 62	4,013 00	1,384 45	.....	.....	1,651 61	\$1,632 99
Charles Clare B. and L., No. 2,	4,588 69	5,954 18	1,226 92	.....	.....	.....	.....
Charles Clare B. and L., No. 3,	.....	5,348 00	1,005 51	.....	.....	954 00	.....
Charles Clare B. and L., No. 4,	1,624 68	3,160 00	268 56	.....	.....	.....	.....
Charles Clare B. and L., No. 5,	.....	2,760 98	485 99	.....	.....	1,512 00	12,681 59
Charles H. Salmon B. and L.,	1,145 63	23,942 50	4,423 19	j	40 58	12,753 84	.....
Charles Tyrell Loan and Bldg.,	3,852 11	11,152 00	3,475 22	j	59 79	4,640 62	.....
Cheltenham Hills Mutual Improvement,	25 41	a 37,825 09	b	j	b	4,641 03	.....
Chestnut Hill Bldg. and Loan,	64 50	i 7,045 55	b	b	b	1,300 00	31 10
City Hall Building and Loan, .....	.....	26,030 00	7,467 68	\$769 37	308 06	15,200 00	.....
City of Homes Bldg. and Loan,	3,401 05	145,530 38	8,720 00	.....	b	26,482 82	9,506 66
City of Penn Sav. Fund & Loan,	4,233 48	19,339 50	5,413 41	.....	55 64	14,855 00	3,500 00
Cohocksink Mutual B. and L.,	5,617 79	m 20,102 44	b	b	b	15,981 04	.....
College Building,	289 14	a 5,269 54	b	.....	b	2,904 01	.....
Columbia Avenue Building, ..	18,127 82	32,099 69	n 7,023 60	g	g	17,600 00	.....
Columbia Building and Loan,	1,000 20	1,425 00	283 23	.....	23 12	50 00	.....
Columbus Building and Loan,	762 31	6,496 00	450 42	12 22	38 14	.....	.....
Combination B. and L., No. 4,	1,764 94	a 13,157 85	b	.....	b	2,500 00	1,000 00
Combination B. and L., No. 5,	.....	d 14,540 59	b	.....	.....	.....	4,000 00
Commercial Building & Loan,	804 56	7,182 00	517 50	65 14	53 11	150 00	.....
Commodore Stewart B. and L., .....	.....	5,763 00	155 83	4 38	10 64	.....	600 01
Concord Building and Loan, ..	1,129 17	o 24,834 13	b	.....	b	b	1,621 0
Consolidation Building, ...	654 59	10,829 00	4,182 44	.....	10 36	14,167 29	.....
Constitutional Building, ...	935 33	24,329 00	2,593 76	560 64	52 82	11,759 00	.....
Continental Building, ...	5,668 03	17,029 00	4,406 57	.....	318 61	16,416 83	.....
Corinthian Building and Loan,	1,287 95	25,615 00	3,013 64	744 72	43 30	12,000 00	\$5,132 00

a Including interest and fines.

b Included in dues.

d Including interest.

g Included in interest.

i Including premiums, interest and fines.

j Not regarded as a receipt.

l Including fines and initiation fees.

m Including interest, premiums, fines and "All Other" receipts.

n Including premiums, fines and subscription fees.

o Including interest, fines, loans repaid and "All Other" receipts.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$205 63	\$19,990 84	.....	\$1,644 88	k \$14,260 00	.....	\$150 00	\$210 06	\$16,264 94	\$3,725 89
366 70	13,244 37	.....	3,924 02	9,200 00	.....	83 00	37 35	13,244 37	.....
206 35	11,976 14	.....	4,178 82	2,800 00	.....	93 00	27 87	7,099 69	4,876 45
64 22	7,371 73	.....	2,567 17	1,200 00	2,948 68	86 00	58 94	6,860 79	510 94
20 03	5,073 27	.....	1,532 06	200 00	.....	54 60	16 78	1,803 44	3,269 83
1,506 65	18,952 21	.....	270 00	15,200 00	\$3,045 71	47 60	389 50	18,952 21	.....
192 91	42,498 65	.....	2,968 27	k 38,250 00	.....	325 00	120 21	41,603 48	895 57
3 25	23,182 99	\$3,943 80	3,529 23	k 14,556 45	.....	220 87	328 23	22,578 58	604 41
87 57	42,579 10	*3,629 94	15,795 77	k 19,576 30	.....	490 00	364 25	39,856 26	2,722 84
.....	8,441 85	.....	91 85	8,200 00	.....	150 00	.....	8,441 85	.....
853 38	50,628 49	.....	7,312 53	27,649 40	.....	150 00	14,027 32	49,139 25	1,489 24
518 57	94,159 48	.....	26,920 89	49,925 00	9,506 66	600 00	507 34	87,459 89	6,699 59
79 96	47,476 99	.....	5,242 52	37,900 00	3,500 00	240 00	169 98	47,052 50	424 49
b	41,701 27	.....	20,055 03	17,000 00	.....	250 00	107 50	37,412 53	4,288 74
.....	8,462 69	.....	2,425 39	3,050 00	.....	150 00	39 40	5,664 79	2,797 90
6,965 00	81,816 22	10,000 00	17,518 83	45,600 00	.....	420 00	4,946 96	78,485 79	3,330 43
10 42	2,796 97	.....	1,365 97	550 00	.....	150 00	81 26	2,098 23	698 74
28 75	7,787 84	.....	2,304 24	4,400 00	.....	125 00	49 02	6,881 26	906 58
.....	18,422 79	.....	3,846 15	11,250 00	1,000 00	150 00	31 25	16,277 40	2,145 39
.....	18,540 59	.....	3,058 00	9,151 25	4,000 00	150 00	171 86	16,531 11	2,009 48
73 09	8,845 40	.....	1,851 82	4,950 00	.....	170 40	76 56	7,048 78	1,796 62
141 50	6,678 35	.....	274 55	5,850 00	.....	50 00	220 14	6,394 69	283 66
b	27,634 50	.....	7,867 48	16,950 00	d 2,546 62	250 00	12 40	27,634 50	.....
800 63	30,644 31	.....	20,315 36	8,600 00	.....	240 00	12 10	29,167 46	1,476 85
9,056 25	49,277 80	.....	12,452 12	29,600 00	.....	216 00	6,479 08	48,747 20	530 60
.....	43,839 09	.....	14,038 26	23,200 00	.....	150 00	1,239 33	33,627 59	5,211 50
289 75	48,124 36	1,600 00	18,851 66	16,800 00	5,100 00	256 00	326 30	42,983 96	5,190 40

k Not including premiums deducted in advance.

b Included in dues.

d Including interest.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
<i>Philadelphia—</i>							
Crescent Building and Loan. .	\$346 95	a \$13,589 67	b	b	b	\$750 00	.....
Cumberland B. & L., No. 1. .	6,534 49	c 30,070 25	b	.....	b	70,187 13	.....
Cumberland B. & L., No. 2. .	2,876 71	d 23,584 76	b	b	b	53,128 25	.....
Daniel O'Connell Building. .	1,399 09	e 18,210 08	b	.....	b	24,744 50	\$3,000 00
Dauphin Building.	2,698 18	d 40,019 56	b	b	b	e 6,163 54	.....
David Smyth Loan & Building.	4,762 93	26,992 00	\$5,365 51	g	\$74 47	7,502 75	.....
Decatur Building.	796 56	c 32,350 96	b	.....	b	3,679 41	.....
Delaware Building.	769 07	7,083 00	2,838 75	.....	8 36	6,488 84	.....
Delaware River Building & L..	221 18	10,162 50	2,402 00	g	47 32	4,175 03	.....
Diamond Building and Loan.	1,188 67	d 6,945 36	b	b	b	625 38	.....
Dickerson B. and L., No. 4. .	210 70	47,789 00	7,593 46	\$1,092 50	79 01	7,200 00	13,178 34
Dime Building.	2,174 87	i 11,307 65	b	.....	b	150 00	.....
Disston Building & Loan, No. 2.	123 92	11,022 00	2,645 95	.....	21 50	7,200 00	.....
Dry Dock Series Building. . .	1,655 29	10,982 00	1 1,445 18	m	m	600 00	.....
East End Building and Loan.	3,402 77	c 7,344 52	b	.....	b	816 00	.....
East Park Building and Loan.	16 96	c 11,721 82	b	.....	b	2,425 00	650 00
Economy Building and Loan.	116 20	n 12,232 13	b	.....	b	b	.....
Economy Building, No. 1. . .	2,001 78	21,676 00	o 3,148 75	m	48 67	4,027 81	p 2,700 00
Eintracht Building.	2,629 19	15,171 50	2,469 15	99 31	19 74	6,600 00	.....
Eleventh W'd Series Building	3,824 33	14,119 00	12,886 38	m	m	8,000 00	.....
Elm Building.	8,423 91	c 1,649 40	b	.....	b	4,575 47	.....
Elm Tree Building and Loan.	6,130 49	11,829 09	3,144 50	15 53	27 98	13,500 09	3,000 09
Elmwood Building and Loan.	511 44	5,576 50	881 11	132 71	200 83	190 00	.....
Emerald Building.	792 59	c 14,138 39	b	.....	b	13,132 00	1,009 09
Emmet Building & Loan, No. 1.	2,709 65	d 42,725 65	b	b	b	16,506 98	.....
Emmet Building & Loan, No. 2.	3,355 29	c 19,110 39	b	.....	b	975 00	.....
Empire Building and Loan. .	3,027 63	c 5,035 57	b	.....	b	200 00	.....

a Including interest, premiums, fines and "all other" receipts.

b Included in dues.

c Including interest and fines.

d Including interest, premiums and fines.

e Including fees.

g Not regarded as a receipt.

i Including interest, fines and all other receipts.

l Including premiums and fines.

m Included in interest.

n Including interest, fines, loans repaid and all other receipts.

o Including premiums.

p Including advance payments.

Year in certain Representative Associations.—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
b	\$14,677 62		\$2,200 82	\$12,500 00		\$150 00	\$97 00	\$14,597 82	\$79 80
.....	106,791 97	\$15,200 00	35,794 31	46,941 00	\$6,094 42	347 40	2,365 00	106,742 43	49 54
.....	79,589 72		66,312 35	9,100 00	3,000 00	300 00	125 00	78,837 35	752 37
\$661 04	48,014 71		11,153 51	34,015 00		150 00	162 86	45,481 37	2,533 34
f	48,881 28		9,768 05	35,845 00		338 00	1,099 91	47,050 96	1,830 32
322 41	45,020 07	4,000 00	10,095 36	h 18,507 00		300 00	325 59	33,227 95	11,792 12
4,858 62	41,685 55	17,324 00	15,520 59	6,000 00		480 00	2,090 76	41,415 35	270 20
279 35	17,467 37		10,546 28	3,600 00		240 00	160 12	14,546 40	2,920 97
588 13	17,596 15	6,800 00	1,320 03	h 6,525 00		200 00	213 18	15,058 21	2,537 94
.....	8,759 41		2,670 80	4,600 00		25 00	118 40	7,414 20	1,345 21
10,961 37	90,094 38		18,756 40	41,600 00	3,000 00	300 00	26,437 98	90,094 38	.....
b	13,632 52		2,702 23	9,550 00			18 00	12,270 23	1,362 27
27 22	21,040 59	j	k 8,786 47	9,950 00		125 00	14 40	18,875 87	2,164 72
576 75	15,259 22		5,426 99	6,300 00		144 00	105 52	11,976 51	3,282 71
200 00	11,763 29	464 00	5,115 66	4,600 00		150 00	41 00	10,370 66	1,392 63
.....	14,313 78		2,810 66	9,850 00	1,678 34	150 00	38 75	14,527 75	286 03
b	12,348 33		3,339 02	7,700 00		150 00	61 75	11,250 77	1,097 56
2,736 57	36,339 58		7,505 02	11,800 00	15,689 42	240 00	83 65	35,318 09	1,021 49
.....	26,988 89		11,332 85	10,800 00		187 00	39 85	22,359 70	4,629 19
2,484 25	31,313 96		8,940 13	18,300 00		156 00	2,405 96	29,802 09	1,511 87
.....	29,490 78		4,478 77	21,900 00		200 00	57 00	26,635 77	2,855 01
270 69	37,918 19	4,000 00	6,124 72	19,800 00		200 00	6,732 97	36,857 69	1,060 50
1,431 80	8,924 39		2,825 10	3,500 00		100 00	65 80	6,490 90	2,433 49
3,603 97	32,666 95		7,661 21	15,250 00	7,000 00	150 00	887 70	30,948 91	1,718 04
180 00	62,122 29		20,426 77	29,003 34		150 00	12,510 50	62,090 61	31 68
140 00	23,610 59		7,455 17	14,606 50		150 00	64 75	22,276 42	1,334 17
204 12	8,467 37		334 50	7,160 00		150 00	94 00	7,738 53	728 84

b Included in dues.

f Included in loans repaid.

h Not including premiums deducted in advance.

j Included in amount paid on withdrawn shares.

k Including amount paid on matured shares.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Energetic Building,	\$1,813 58	\$9,994 00	\$2,575 25	\$32 00	\$3 94	\$19,850 00	.....
Equitable Building and Loan,	3,643 65	10,962 00	2,738 28	161 40	222 74	595 54	\$2,359 54
Erie Building,	3,978 94	7,766 00	3,071 21	.....	126 74	11,515 52	.....
Erin Building,	1,255 67	c 22,910 98	b	.....	b	15,836 40	.....
Essington-Corbindale B. & L., . . . . .	.....	4,340 00	88 79	5 75	6 45	.....	112 99
E. T. Tyson Building & Loan,	1,183 63	43,522 00	11,339 25	168 91	217 84	29,400 00	8,643 64
Eureka Building, . . . . .	.....	16,446 00	925 30	317 50	66 00	900 00	679 86
Fair Chance Building & Loan,	4,814 90	14,580 00	3,671 75	203 50	42 29	8,050 00	4,500 00
Fairmount Avenue B. and L.,	5,765 31	17,139 50	4,506 04	43 00	16 75	7,600 00	.....
Fairmount B. and L.,	6,305 03	8,785 00	1,685 46	125 00	13 04	2,800 00	.....
Falls of Schuylkill Building, Sav. F. and L.,	1,604 67	14,896 80	4,691 96	.....	a	8,275 00	.....
Fern Rock B. and L.,	765 34	8,165 14	874 30	.....	33 03	4,200 00	2,015 00
Fidelity Building,	2,561 57	25,892 87	3,390 20	1,371 96	248 97	13,076 63	.....
Fifth Ward B. and L.,	1,423 23	c 31,239 83	d	.....	d	4,506 68	.....
Finance B. and L., . . . . .	.....	4,278 00	104 85	1 20	10 68	.....	500 00
Frankford B. and L.,	3,178 22	20,890 45	6,583 39	e	38 18	21,453 74	3,480 16
Franklin Building, No. 6,	5,079 64	10,803 50	g 2,378 82	h	h	12,000 00	.....
Franklin Square B. and L.,	4,037 67	24,109 25	i 3,036 74	h	22 93	7,400 00	5,000 00
Franklinville Building, Loan, and Land,	2,251 32	12,788 00	4,040 00	33 50	22 20	1,769 00	.....
Franz Abt B. and L.,	1,644 74	j 10,496 75	3,293 36	.....	39 50	3,888 04	.....
Garfield Building,	6,190 49	13,011 00	1,100 00	50 50	14 04	4,400 00	.....
Gem B. and L.,	1,984 38	k 10,609 51	d	d	d	6,000 00	7,600 00
George W. Hyde Sav. Fund, Loan and Building,	6,201 48	7,779 00	1,506 47	e	39 96	3,961 83	.....
George W. Hyde L. and B., No. 2,	11,690 76	27,006 00	5,179 70	e	61 35	14,640 00	.....
George W. Hyde B. and L., No. 3,	2,157 81	15,364 00	1 4,365 83	.....	134 97	7,100 00	.....

a Included in all other receipts.

b Included in dues.

c Including interest and fines.

d Included in dues.

e Not regarded as a receipt.

g Including premiums and fines.

h Included in interest.

i Including premiums.

j Including entrance fees.

k Including interest, premiums and fines.

l Including ground rent.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$208 86	\$34,477 63		\$17,507 17	\$15,650 00		\$150 00	\$312 12	\$33,619 29	\$858 34
	20,683 15		4,861 72	15,500 00		275 00	46 43	20,683 15	
42 20	26,500 61		5,299 00	17,000 00		151 00	1,772 22	24,222 22	2,278 39
7,557 50	47,560 55		1,456 50	42,575 00		150 00	89 00	44,270 50	3,290 05
127 50	4,681 48		155 80	4,000 00		150 00	375 68	4,681 48	
6,073 09	100,348 36		40,643 34	46,500 00	q 7,725 13	278 96	1,507 25	96,656 68	3,691 68
155 09	19,489 75		4,934 73	12,350 00	1,541 62	353 02	310 38	19,489 75	
83 42	35,951 16		6,585 95	19,450 00	4,500 00	225 00	98 05	30,859 00	5,092 16
33 25	35,103 85		15,634 85	16,650 00		190 36	37 70	32,562 91	2,540 94
44 75	19,758 88		4,085 17	11,800 00		150 00	55 95	16,061 12	3,697 76
b 58 04	29,526 47	\$6,253 44	10,637 16	4,639 00		360 00	63 82	21,953 42	7,573 05
7 19	16,120 00		5,094 00	9,350 00	1,250 00	220 00	184 37	16,098 37	21 63
20,927 48	67,469 68		27,169 61	27,100 00		355 82	12,836 06	67,461 49	8 19
	37,169 74	1,206 00	12,463 77	15,100 00		300 00	37 90	29,107 67	8,062 07
153 72	5,048 48		1,025 00	2,470 00	500 00	55 00	186 75	4,236 75	811 73
1,225 99	56,850 18	17,600 00	10,638 35	f 23,872 50	3,480 16	300 00	614 35	56,565 36	311 82
671 50	30,933 46		13,509 28	11,200 00		228 00	5,211 89	30,149 17	784 29
17 56	43,624 15		4,830 49	36,600 00	1,000 00	424 00	376 55	43,231 04	393 11
202 00	21,097 02	182 70	5,740 61	12,600 00		225 00	32 25	18,781 56	2,315 46
	19,362 39		2,470 06	13,400 00		198 00	147 25	16,215 31	3,147 08
5,474 23	30,240 31		7,986 50	19,400 00		168 00	499 04	28,053 54	2,186 77
	25,593 89		5,021 91	19,600 00		100 00	98 00	24,819 91	773 98
86 64	19,575 38	1,400 00	6,532 24	f 4,981 00		200 00	1,641 00	14,754 24	4,821 14
434 00	59,011 81	2,000 00	18,884 95	f 28,352 00		300 00	784 94	50,321 89	8,689 92
4,103 86	33,226 47		18,023 87	5,244 50		250 00	8,252 75	31,771 12	1,455 35

b Including fines.

f Not including premiums deducted in advance.

q Including interest.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
<i>Philadelphia—</i>							
George W. Nehinger B'd'g. .	\$1,863 27	c \$5,774 82	d	.....	d	\$2,675 00	.....
German American B. & L., .	45 28	8,711 00	\$804 20	\$101 68	\$27 45	200 00	.....
German Building,	3,142 35	11,181 75	2,186 07	.....	18 38	1,588 67	.....
German Central B., No. 1, . .	2,554 11	6,487 00	5,563 00	.....	12 84	2,000 00	.....
German Central B., No. 2, . .	5,665 42	6,448 00	4,439 00	.....	9 24	2,224 92	.....
German Central B., No. 3, . .	5,554 71	11,197 75	2,761 70	.....	17 10	8,506 84	.....
German Enterprise B'd'g. . .	.....	c 59,786 64	d	.....	d	m25,676 00	.....
German Fairhill B., No. 2, . .	14,966 85	43,337 00	9,623 38	2,341 26	119 17	11,900 00	.....
German Lehigh Building, . . .	.....	28,372 14	4,494 92	1,315 57	110 66	9,200 00	.....
German Philadelphia Central Building,	466 77	17,848 60	3,099 65	147 83	47 48	6,800 00	\$2,850 00
German Rising Sun Building and Savings, No. 1, . . . . .	.....	24,010 62	i 7,952 65	h	250 64	16,400 00	.....
German Southeastern Building, No. 1,	7,084 01	13,693 00	3,951 96	.....	35 72	3,838 63	.....
German Southeastern Building, No. 2,	1,349 69	39,540 25	1,877 66	114 75	18 23	1,400 00	.....
German Union Building. . . .	51 97	o 51,109 13	d	d	d	d	.....
Germania B and L.,	4,596 72	7,927 00	5,142 00	138 49	43 25	4,954 28	.....
Germantown Avenue B., . . .	533 26	o 35,191 92	d	d	d	d	.....
Girard Avenue B., No. 2, . . .	184 31	45,295 15	5,863 20	.....	86 33	20,176 94	.....
Girard Building, No. 2,	4,637 45	g 11,952 75	2,535 16	d	d	10,900 00	.....
Girard Savings and Loan, . . .	3,282 94	17,017 65	2,891 00	793 55	26 72	8,800 00	.....
Glenwood Mutual Building, . .	2,904 75	p 14,762 80	d	d	d	2,575 00	5,500 00
Globe Building, No. 3,	560 12	11,365 50	1,639 75	3 00	34 67	8,850 00	.....
Goethe Building, No. 2,	9,738 29	25,305 01	5,850 80	205 65	26 10	42,200 00	.....
Goethe Building, No. 3,	1,799 83	17,795 67	3,594 69	95 63	8 70	14,690 00	.....
Good Hope Building,	4,425 59	31,446 00	7,807 43	355 00	56 79	18,142 92	9,500 00
Goodwill Building and Loan, .	4,462 41	a 61,818 74	b	.....	b	22,775 00	1,104 14

a Including interest and fines.

b Included in dues.

c Including interest and fines.

d Included in dues.

g Including premiums and fines.

h Included in interest.

i Including premiums.

m Including all other receipts.

o Including interest, premiums, fines, loans repaid and all other receipts.

p Including interest, premiums, fines and all other receipts.

Year in certain Representative Associations.—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$344 03	\$10,657 12	.....	\$4,108 00	\$3,300 00	.....	\$175 00	\$71 45	\$7,654 45	\$3,002 67
925 00	10,814 61	.....	3,077 13	4,946 00	.....	150 00	1,943 66	10,116 79	697 82
.....	18,117 22	.....	8,478 61	7,800 00	.....	240 00	1,216 24	17,734 85	382 37
3,070 44	19,687 39	.....	4,645 76	13,400 00	.....	180 00	40 35	18,266 11	1,421 28
.....	18,786 58	.....	9,754 55	7,400 00	.....	240 00	28 80	17,423 35	1,363 25
764 78	28,802 88	.....	20,126 59	2,800 00	.....	240 00	5,458 49	28,625 08	177 80
n	85,462 64	.....	33,236 00	47,980 00	\$125 87	652 00	742 68	82,736 55	2,726 09
4,549 73	86,837 39	.....	11,240 00	56,800 00	.....	300 00	6,914 35	75,254 35	11,583 04
21,642 65	65,135 94	.....	9,727 77	27,600 00	.....	290 00	24,408 38	62,026 15	3,109 79
1,237 55	32,486 78	.....	9,314 61	12,200 00	5,550 00	190 00	1,069 86	28,324 50	4,142 28
812 02	49,405 93	.....	16,206 04	31,200 00	1,333 06	436 00	95 75	49,270 85	135 08
.....	28,603 32	.....	12,363 47	13,200 00	.....	240 00	16 09	25,819 47	2,783 85
.....	44,300 58	.....	7,156 08	33,000 00	.....	300 00	3,518 41	43,974 49	327 09
d	51,161 10	.....	11,759 46	37,800 00	.....	324 00	120 70	50,004 16	1,156 94
670 25	23,471 99	.....	5,599 50	11,800 00	.....	200 00	27 15	17,626 65	5,845 34
d	35,725 18	7,816 03	5,189 31	18,350 00	.....	266 00	2,556 25	34,177 64	1,547 54
6,774 75	78,380 68	\$3,600 00	24,255 37	40,700 00	1,500 00	475 00	7,523 44	78,053 81	326 87
918 25	30,943 91	.....	15,399 39	3,300 00	.....	200 00	668 27	19,567 66	11,375 95
.....	32,811 86	.....	9,582 75	21,600 00	.....	234 00	80 30	31,497 05	1,314 81
d	25,798 05	.....	5,369 59	9,150 00	5,500 00	150 00	245 65	20,415 24	5,382 81
213 34	22,666 38	.....	15,988 53	4,850 00	.....	200 00	298 66	21,337 19	1,329 19
.....	83,325 85	.....	27,197 96	43,600 00	.....	252 00	426 82	71,476 78	11,849 07
4,018 00	41,912 52	.....	8,527 04	27,320 00	.....	186 00	4,331 62	40,364 66	1,547 86
3,171 28	74,905 01	16,000 00	8,882 88	40,580 17	7,500 00	400 00	851 49	74,214 54	690 47
5,382 27	95,542 56	.....	48,539 48	40,475 00	.....	456 00	6,072 08	95,542 56	.....

d Included in dues.

n Included in loans repaid.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Green Hill B. and L.,	\$472 18	e 13,478 66	b	b	b	b	.....
Guarantee Building,	52 29	32,853 00	\$9,073 73	\$2,593 45	\$332 14	\$17,100 00	.....
Gurney Building and Loan, .	3,107 32	d 20,496 26	b	.....	b	b	.....
Hancock Building,	6,835 12	50,395 00	11,502 78	3,398 19	224 63	23,600 00	.....
Handel and Haydn B. and L.,	6,161 48	29,823 40	e 8,106 89	f	352 33	45,100 00	.....
Hand-in-Hand B. and L., . .	1,458 93	15,247 00	e 4,657 91	f	42 33	8,600 00	.....
Harmonie Building and Loan,	145 90	9,260 00	e 2,574 55	f	34 35	6,119 28	\$2,400 00
Harp Building and Loan, . .	6,249 42	b 13,109 66	b	b	b	4,665 20	.....
Harrowgate Building,	34 51	h 7,576 20	b	b	b	2,600 00	4,750 00
Haverford Loan and Building,	5,089 35	33,420 35	9,146 22	81 93	61 32	24,000 00	10,000 00
Haymarket B. and L.,	939 07	a 8,166 54	b	.....	b	1,133 10	.....
Hazel Loan and Building, . .	1,078 38	6,638 00	1,585 14	.....	121 77	3,176 47	.....
Henry Christian B. and L., .	26 41	20,841 00	5,653 00	45 50	68 89	7,690 50	.....
Henry H. Roelofs B. and L.,	.....	a 8,266 11	b	.....	b	.....	.....
Hercules Building and Loan,	.....	6,596 50	267 83	47 05	12 39	580 00	4,400 00
Hermann B. and L., No. 1, .	897 18	23,116 86	3,352 51	.....	52 41	10,138 70	.....
Hermann B. and L., No. 2, .	166 68	19,728 58	2,944 42	.....	103 97	3,858 16	.....
Hermann B. and L., No. 3, .	89 09	22,506 82	3,262 04	.....	215 70	6,753 09	5,500 00
Hermann B. and L., No. 4, .	286 12	5,644 00	e 1,334 48	f	7 38	1,000 00	.....
Hibernia Building, . . . . .	.....	a 13,597 17	b	.....	b	.....	31,500 00
Home Builders' B. and L., .	277 40	16,610 00	2,823 62	2,164 06	332 21	7,121 88	.....
Home Building,	1,064 84	h 16,216 82	b	b	b	2,014 97	78 48
Home Building and Loan, . .	2,605 49	i 35,208 04	b	.....	b	b	b
Home B. & L., of Germant'n,	5 39	23,533 84	6,471 00	154 13	229 85	18,100 00	.....
Home B. S., of Frankford, .	.....	j 24,760 19	b	b	.....	17,400 00	.....
Home Guarantee B. and L., .	530 52	6,453 22	494 62	39 99	30 69	595 00	.....
Home Investment B. and L.,	.....	6,153 00	133 19	34 32	5 44	.....	.....
Home Makers' B. and L., . .	4,781 18	34,220 00	6,915 80	1,596 46	255 92	13,105 12	.....
Home Providers' B. and L.,	.....	8,096 00	e 852 19	f	25 26	1,200 00	2,669 16

a Including interest and fines.

b Included in dues.

c Including interest, premiums, fines and loans repaid.

d Including interest, fines, loans repaid and "All Other" receipts.

e Including premiums.

f Included in interest.

h Including interest, premiums and fines.

i Including interest, fines, loans repaid, borrowed money, and "All Other" receipts.

j Including interest and premiums.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All others.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
.....	\$13,950 84	.....	\$5,929 21	\$7,566 00	.....	\$250 00	\$34 00	\$13,779 21	\$171 63
\$10,722 58	72,727 19	\$15,200 00	6,009 04	41,630 00	.....	440 00	4,540 68	67,789 72	4,937 47
b	29,603 78	.....	8,769 98	18,000 00	.....	200 00	9 90	26,979 88	2,623 90
57,007 53	152,963 25	51,400 00	17,872 65	54,000 00	.....	484 00	23,913 21	152,639 86	293 39
4,343 10	93,886 80	.....	21,004 18	63,400 00	.....	640 42	4,042 72	89,087 32	4,799 48
130 20	30,136 37	.....	9,550 00	16,800 00	.....	228 00	213 53	26,791 53	3,344 79
136 25	20,670 33	.....	7,076 63	10,200 00	g 82,548 00	240 00	42 65	20,107 33	563 03
.....	24,024 28	.....	5,460 15	16,950 00	.....	150 00	45 00	22,605 15	1,419 13
.....	14,960 71	.....	3,868 53	6,200 00	4,650 00	100 00	132 31	14,950 84	9 87
419 70	82,218 97	9,434 01	21,151 88	38,900 00	7,000 00	250 00	354 83	77,090 75	5,128 22
32 10	10,270 81	1,000 00	2,049 28	6,400 00	.....	300 00	11 50	9,760 78	510 03
9,128 43	21,748 19	.....	7,209 70	9,342 00	.....	170 00	493 45	17,225 15	4,523 04
1,786 99	36,112 29	11,355 00	7,046 23	13,950 00	.....	250 00	526 36	33,127 59	2,934 70
.....	8,266 11	.....	199 28	5,500 00	.....	120 00	203 50	6,022 78	2,243 33
76 15	11,979 92	.....	791 00	6,575 00	4,000 00	150 00	415 82	11,931 82	48 10
2,529 90	39,487 56	5,000 00	5,267 00	26,800 00	.....	372 00	1,752 25	39,191 25	296 31
98 38	25,900 19	2,000 00	8,375 95	12,900 00	.....	378 00	2,432 04	26,085 09	814 20
4,416 05	42,742 79	.....	15,282 78	15,300 00	.....	370 00	11,296 70	42,249 48	493 31
4,256 92	12,528 90	.....	6,382 89	400 00	2,500 00	163 00	812 17	10,263 06	2,265 84
.....	45,097 17	.....	33 25	44,100 00	.....	150 00	604 85	44,838 10	209 07
387 74	29,616 93	.....	9,961 46	13,950 00	.....	355 45	77 34	29,344 25	272 68
10,000 00	23,375 11	.....	2,207 24	16,900 00	.....	200 00	10,067 87	23,375 11	.....
b	37,813 53	3,200 00	5,093 90	24,500 00	.....	444 00	329 69	33,567 59	4,245 03
.....	43,494 21	106 33	17,181 64	20,550 00	.....	600 00	316 10	38,751 07	9,743 14
59 89	42,220 03	3,202 78	5,449 78	27,000 00	749 97	230 00	75 00	36,707 53	5,512 55
17 01	8,166 05	.....	2,797 69	4,300 00	650 00	250 00	92 00	8,039 69	76 36
6 00	6,331 95	.....	610 93	4,700 00	.....	240 00	562 05	6,113 00	218 95
458 73	61,333 21	.....	14,048 63	45,350 00	.....	413 75	40 10	53,852 43	1,480 73
.....	12,842 61	.....	3,495 64	7,800 00	1,199 30	167 00	179 67	12,842 61	.....

b Included in dues.

g Including interest.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Home Seekers' B. and L., . . .	\$2,918 28	\$9,774 00	\$2,945 02	\$437 05	\$58 82	\$7,955 93	.....
Homestead B. and L.,	2,911 85	14,506 00	901 98	112 63	34 42	500 00	.....
Homeward B. and L.,	2,206 30	a 5,013 52	b	.....	b	275 00	.....
Householders' B. and L., . .	149 11	23,099 10	5,189 18	.....	389 65	16,525 00	.....
Humboldt B. and S., No. 7, .	4,515 39	17,685 70	3,609 27	407 24	99 11	11,280 13	.....
Humboldt B. and S., No. 8, .	1,397 34	13 448 00	3,287 00	374 02	20 76	3,600 00	.....
Income Building,	200 71	12,071 00	k 3,594 24	f	f	31,460 00	.....
Indian Queen Building, . . .	6,752 59	a 35,759 35	b	.....	b	7,286 19	.....
Industry B. and L., No. 2, . .	1,530 83	399 00	a 182 50	b	1 03	.....	.....
Industry B. and L., No. 3, . .	.....	8,973 00	1,317 68	245 17	30 30	323 10	\$2,400 00
Influential Building and Loan,	3,517 89	12,321 24	2,882 75	77 00	16 80	9,450 00	.....
Integrity Building, . . . . .	.....	19,778 00	2,172 64	522 50	81 09	7,800 00	.....
Investment Building and Loan	4,067 33	25,422 00	7,685 03	12 00	157 88	12,602 68	.....
Invincible Building and Loan,	39 72	a 7,412 21	b	b	b	.....	650 00
Ironsides Building and Loan,	135 55	7,125 50	1,526 25	4 88	18 80	1,900 00	600 00
Irish-American B. and L., . .	.....	c 10,144 43	b	.....	b	1,875 99	.....
Ivy Building,	149 52	9,839 90	3,637 37	d	10 54	2,279 17	1,957 67
Jackson Building and Loan, .	9,946 57	19,862 10	5,352 07	.....	187 44	5,959 59	.....
James B. Cowden B. and L., .	921 88	19,730 13	5,461 19	a 89 94	89 80	5,909 40	.....
John Adams B. and L., . . .	158 91	12,257 00	1,055 76	17 34	22 76	150 08	5,000 00
John Bley Building and Loan,	531 18	19,076 75	2,629 31	31 41	47 53	.....	.....
John B. Stetson B. and L., .	7,190 82	39,565 00	12,070 75	4,990 00	46 25	182,000 00	.....
John Mechesney Building, . .	10,493 93	c 18,335 00	b	.....	b	.....	.....
Joseph R. Clausen B. and L., .	.....	4,790 00	f 1,459 92	.....	g	100 00	.....
Joseph R. Lyndall Building and Loan No. 2,	484 14	c 14,591 49	b	.....	b	3,550 00	.....
Kenderton B'ldg and Loan, .	1,931 58	c 11,826 69	b	d	b	6,358 78	.....
Kensington Avenue B. and L., .	.....	14,941 00	364 44	54	9 92	.....	.....
Kensington Building,	2,098 58	34,062 75	5,538 00	184 75	20 04	4,245 00	.....

a Including interest and fines.

b Included in dues.

c Including fines.

d Not regarded as a receipt.

f Including fines.

g Included in interest.

f Included in interest.

k Including premiums and fines.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money repaid.	Salaries.	All other.	Total.	
\$8 35	\$24,097 45		\$4,071 92	\$17,200 00		\$200 00	\$36 20	\$21,508 12	\$2,589 33
.....	18,966 88		2,131 07	15,500 00		225 00	163 50	18,019 57	947 31
38 93	7,533 75	\$53 30	1,084 70	4,500 00		250 00	40 35	5,928 35	1,605 40
2,538 37	47,890 41		13,486 18	24,625 00	\$3,225 60	240 00	1,378 38	42,955 16	4,935 25
3,249 70	40,846 53		17,298 52	16,600 00		260 00	2,935 17	37,093 69	3,752 84
2,272 25	24,399 37		10,010 61	7,600 00			126 04	18,436 65	5,962 72
.....	47,265 95	12,200 00	8,259 74	25,900 00		260 00	517 06	47,136 80	129 15
7 30	49,805 43		19,377 39	28,961 00		300 00	82 02	48,720 41	1,085 02
.....	2,113 36	2,000 00				100 00	2 75	2,102 75	10 61
9 80	13,299 05		3,406 81	7,400 00	2,187 09	200 00	64 82	13,258 72	40 33
63 50	28,329 18	4,500 00	6,695 34	11,500 00		150 00	41 37	22,889 71	5,439 47
889 50	31,243 73		5,884 11	19,800 00		216 00	4,037 41	29,937 52	1,306 21
77 25	50,024 17	21,000 00	8,762 19	13,200 00		406 80	42 55	43,411 54	6,612 63
.....	8,101 93		2,019 79	3,810 00	1,795 50	150 00	27 75	7,803 04	298 89
587 18	11,898 16	1,800 00	3,119 25	2,875 00	1,900 00	200 00	666 00	10,560 25	1,337 91
1 00	12,021 42		1,074 40	9,935 50		200 00	209 05	11,418 45	602 97
25 31	17,859 48		6,733 42	e 8,240 40	2,005 23	200 00	78 00	17,317 15	582 33
30 60	41,838 37		7,013 69	34,175 00		200 00	56 17	41,444 86	393 51
60 28	32,262 62	9,433 00	3,587 98	17,050 00		313 60	81 91	30,466 49	1,796 13
121 68	18,783 53		3,091 52	13,700 00		150 00	87 65	17,029 17	1,754 36
69 88	22,386 06		13,188 15	6,800 00		300 00	64 93	20,353 10	2,032 96
.....	245,863 82	158,950 86	14,289 38	51,400 00		200 00	1,100 50	225,940 74	19,923 08
.....	28,828 95		9,135 78	14,899 25		150 00	65 22	24,250 25	4,578 70
9 20	6,359 12	189 63	3,865 10	600 00	479 79	200 00	49 65	5,384 17	974 95
.....	18,625 63		7,898 29	6,510 00		150 00	26 00	14,584 29	4,041 34
.....	20,117 05		1,412 48	e 12,151 25		150 00	44 50	13,758 23	6,358 82
333 31	15,649 03		541 09	12,900 00		250 00	264 60	13,955 60	1,693 43
109 69	46,258 81		10,738 15	28,200 00		330 00	561 38	39,829 53	6,429 28

e Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Kensington Hand-in-Hand Building,	\$156 16	h \$18,398 25	\$3,448 87	\$1,333 40	\$57 84	\$50,160 00	. . . . .
Kensington Industrial Building and Loan,	691 91	a 19,006 30	b	b	b	5,854 42	. . . . .
Kensington Workingmen's Building No. 2,	10,116 64	54,785 00	13,418 16	4,015 09	235 10	33,000 00	. . . . .
Keystone Building,	2,558 58	c 11,094 61	b	. . . . .	b	1,259 63	. . . . .
Knickerbocker B. and L.,	2,252 50	e 5,461 91	b	. . . . .	b	4,735 20	. . . . .
Laurel Hill Building,	9,576 25	14,488 00	4,164 51	. . . . .	53 35	14,559 72	. . . . .
Leamy Building and Loan,	3,016 72	8,435 92	j 868 71	k	54 60	3,210 00	. . . . .
Lebanon Building and Loan,	2,224 97	c 19,330 02	b	. . . . .	b	3,085 03	\$2,600 00
Ledger Loan and B'dg No. 4,	13 25	12,510 00	1,088 33	1 50	38 67	1,850 00	. . . . .
Lehigh Avenue B'dg and L., . . . . .	. . . . .	15,313 50	5,692 50	11 00	30 48	6,690 67	. . . . .
Lessing Building,	1,057 02	58,570 26	6,905 08	. . . . .	237 27	17,623 48	. . . . .
Leverington Savings Fund and Loan,	470 96	n 8,329 20	1,399 77	b	b	2,125 00	. . . . .
Liberal Building, . . . . .	. . . . .	18,950 00	1,657 08	513 24	141 08	4,621 18	1,240 31
Lower Dublin B'dg and Loan,	1,726 32	o 2,369 52	b	b	49 60	4,100 00	. . . . .
Lumberman's B'dg and L., . . . . .	. . . . .	19,449 00	5,091 25	. . . . .	934 40	32,075 00	2,500 00
McKean Building and Loan, . . . . .	. . . . .	3,071 00	37 10	2 50	2 56	. . . . .	. . . . .
Manheim Building and Loan, . . . . .	. . . . .	8,607 00	j 325 81	k	19 51	. . . . .	. . . . .
Mantua Building,	4,772 77	52,225 08	14,422 78	38 13	462 18	19,900 00	. . . . .
Marlboro Building and Loan,	8,945 83	a 31,431 59	b	b	b	20,115 30	. . . . .
Mechanics' Building,	1,897 81	c 25,631 10	b	. . . . .	b	1,882 50	13,000 00
Memorial Building,	1,830 94	19,696 00	4,361 00	5 72	70 95	15,400 00	. . . . .
Mercantile Building and Loan, . . . . .	. . . . .	51,241 98	12,500 93	2,345 63	496 17	26,276 12	9,750 00
Mer. & Mechanics' B. & L.,	4,453 12	a 10,829 97	b	b	b	16,000 00	. . . . .
Metallic Building and Loan,	2,413 88	15,131 20	3,942 36	56 12	14 97	9,800 00	5,468 28
Michael Davitt B. & L.,	3,172 21	e 45,875 38	b	. . . . .	b	49,506 25	11,000 00
Milton Building, No. 2,	1,823 62	e 9,340 75	b	. . . . .	b	2,780 00	. . . . .

a Including interest, premiums and fines.

b Included in dues.

c Including fines.

h Including fees.

j Including premiums.

k Included in interest.

n Including premiums and fines.

o Including interest and premiums.

e Including interest and fines.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$1,485 00	\$54,979 02	\$15,000 00	\$5,413 35	\$31,000 00	i \$2,126 65	\$265 00	\$536 09	\$54 341 10	\$637 92
125 00	25,677 63	.....	16,111 06	7,800 00	.....	225 00	1,512 03	25,648 09	29 54
25,180 55	140,750 54	11,400 00	21,915 33	93,200 00	.....	545 00	13,614 42	140,674 75	75 79
.....	14,912 82	.....	5,354 70	5,700 00	.....	150 00	49 55	11,254 25	3,658 57
984 78	13,434 48	2,600 00	978 66	4,900 00	.....	125 00	557 50	9,161 16	4,273 32
3,424 46	46,266 29	9,004 90	8,433 96	16,576 00	.....	250 00	10,487 50	44,732 36	1,513 93
141 22	15,767 17	.....	3,374 83	10,990 00	.....	1	m 225 24	14,590 07	1,177 10
.....	27,240 02	.....	6,202 63	14,150 00	2,600 00	200 00	185 21	23 337 84	3,902 18
263 90	15,770 70	.....	3,004 50	12,350 00	.....	175 00	167 75	15,697 23	73 45
801 84	28,539 99	13,098 62	92,50 56	5,100 00	185 33	300 00	346 65	28,231 16	258 83
498 63	81,891 74	4,500 00	20,186 57	56,460 00	.....	505 00	2,848 57	84,440 14	451 60
192 50	12,517 43	1,200 00	3,550 71	6,100 00	.....	300 00	18 75	11,199 46	1,317 97
116 04	27,238 93	.....	10,125 42	16,050 00	404 41	387 13	271 97	27,238 93	.....
.....	8,245 44	.....	3,291 99	1,900 00	.....	50 00	34 23	5,276 22	2,969 22
7,455 44	67,505 09	.....	26,119 93	27,760 00	2,500 00	240 00	6,887 75	63,507 68	3,997 41
110 50	3,223 66	.....	516 70	1,600 00	.....	.....	250 69	2,367 39	856 27
217 25	9,169 57	.....	626 29	7,890 00	.....	125 00	324 75	8,966 04	203 53
1,711 60	93,532 65	4,212 50	22,918 99	55,300 00	.....	350 00	4,173 48	86,954 97	6,577 66
951 50	61,494 22	709 81	23,329 46	23,400 00	.....	250 00	2,882 66	50,571 95	10,922 29
.....	42,411 43	.....	9,377 24	26,400 00	6,000 00	150 00	275 12	42,202 36	209 05
127 00	41,491 61	.....	9,426 70	28,400 00	.....	192 00	215 75	38,234 45	3,257 16
535 02	103,145 85	.....	37,554 00	50,954 00	12,337 46	643 04	865 33	102,353 83	792 02
.....	31,283 05	.....	12,006 76	8,800 00	.....	100 00	67 70	20,974 46	10,308 63
60 25	36,917 06	.....	20,826 29	9,600 00	5,552 22	200 00	85 75	36,264 92	652 14
6,036 46	106,590 30	.....	36,184 32	59,554 25	.....	350 00	7,170 11	103,258 68	3,331 62
86 50	14,030 87	2,100 00	3,064 85	8,300 00	.....	300 00	130 35	13,895 20	135 67

i Including interest.

l Included in "All Other" disbursements.

m Including salaries.

TABLE IV.—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Monitor Building and Loan, .	\$2,227 42	d \$10,060 79	b	.....	b	b	.....
Monroe Series Building, . . .	.....	9,633 31	e \$2,113 55	f	f	\$11,700 00	.....
Mon. B. & L. and Sav., No. 1.	4,901 80	d 15,476 59	b	.....	b	b	.....
Mon. B. & L. and Sav., No. 2.	1,468 51	d 26,509 23	b	.....	b	b	.....
Mortgage Security B. & L., .	1 86	g 12,265 42	b	.....	b	9,650 00	\$1,024 52
Moyamensing Building, . . .	689 39	b 8,434 09	b	.....	.....	5,134 29	.....
Mozart Building,	2,875 44	14,303 42	1,485 87	\$17 55	\$7 83	7,000 00	.....
Mutual Benefit B. & L., No. 1.	5,573 45	27,117 50	6,426 43	.....	66 40	10,400 00	487 14
Mutual Benefit B. & L., No. 2.	.....	8,970 00	1,458 67	.....	46 12	2,875 00	3,000 00
Mutual Building Soc., No. 5. .	5,069 60	a 47,795 69	b	b.	b	7,430 23	.....
Mutual Cooperative Building.	19,054 88	f 46,286 84	b	.....	.....	b	.....
Mutual Friends' B. & L., . .	575 79	17,834 50	3,534 76	j	41 36	2,516 73	.....
Mutual Help Building & Loan,	4,608 50	5,355 00	1,254 38	.....	34 67	2,204 04	.....
Myrtle Building and Loan. .	1,007 16	e 10,533 19	b	.....	b	2,840 00	.....
National B. & L., No. 1, . . .	714 33	7,095 50	1,680 50	.....	8 48	4,214 50	.....
Nat. Sav. Fund & B., No. 2, .	1,580 11	a 23,248 35	b	b	b	5,678 83	.....
National Security Building, .	9 61	n 21,812 50	5,630 24	1,877 53	75 46	34,700 00	.....
New Concordia Building, . .	1,158 37	35,980 00	6,971 18	319 53	119 81	13,000 00	.....
New Plan Building & Loan. .	144 29	29,693 46	2,033 41	464 56	61 70	.....	.....
New Sylvania B. & L., . . .	1,524 00	12,313 01	904 23	3 00	44 86	3,353 20	.....
Ninth Ward B. & L., No. 2, .	627 05	c 11,910 30	b	.....	b	11,194 97	.....
Norris Building, No. 2, . . .	613 61	6,497 00	e 1,277 65	f	f	1,900 00	.....
North American B. & L., . .	280 27	8,881 00	1,984 77	125 00	50 97	1,400 00	3,500 00
North American B. & L., No. 8.	.....	54,820 00	a 1,814 50	b	12 55	3,400 00	.....
Northeastern Bldg. and Loan, .	128 48	11,736 00	a 2,002 95	b	18 80	2,200 00	200 00
Northern Liberties B. and L.,	7,651 37	30,127 00	7,126 80	.....	248 18	28,800 00	.....

a Including interest, premiums and fines.

b Included in dues.

c Including interest and fines.

d Including interest, fines, loans repaid, and all other receipts.

e Including premiums and fines.

f Included in interest.

g Including interest, fines and fees.

b Including interest.

i Including interest and loans repaid.

j Not regarded as a receipt.

n Including entrance fees.

a Including premiums.

b Included in interest.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
b	\$12,288 21	\$2,050 00	\$2,229 37	\$4,482 20	.....	\$75 00	\$48 00	\$8,884 57	\$8,403 64
\$186 29	23,633 15	.....	6,788 30	7,000 00	\$1,778 40	120 00	5,170 70	20,857 40	2,175 75
b	20,378 39	.....	4,158 33	10,827 00	.....	200 00	27 25	15,212 58	5,165 81
b	27,977 74	13,100 00	324 16	10,032 50	.....	200 00	97 70	23,654 30	4,323 44
683 73	23,625 53	.....	5,231 69	17,800 00	350 00	120 00	123 84	23,625 53	.....
287 90	14,545 67	.....	527 38	13,600 00	.....	150 00	31 90	14,309 28	236 39
473 60	26,163 71	.....	12,564 25	9,800 00	.....	192 00	2,714 40	25,270 64	893 07
170 45	50,241 37	.....	21,941 70	27,600 00	.....	350 00	349 67	50,241 37	.....
.....	16,349 79	.....	5,466 73	8,550 00	29 37	200 00	43 50	14,289 60	2,060 19
10 00	60,305 52	3,906 80	18,251 93	32,100 00	.....	200 00	2,037 00	56,585 73	3,719 79
226 84	65,568 56	.....	17,669 88	40,275 00	.....	180 95	179 30	58,805 13	7,263 43
50 20	24,553 34	.....	8,243 40	k 15,889 50	.....	250 00	74 62	24,457 52	95 82
6 50	13,463 09	.....	1,025 06	7,272 00	.....	200 00	45 40	8,542 46	4,920 63
.....	14,380 35	.....	6,855 42	6,600 00	.....	150 00	41 80	13,647 22	733 13
2,399 50	16,112 81	.....	1,535 54	11,850 00	.....	200 00	1,834 45	15,419 99	692 82
2,560 00	33,037 29	1	m 8,063 69	21,746 00	h 503 00	285 00	317 55	30,917 24	2,150 05
.....	64,105 34	.....	22,509 85	40,300 00	.....	292 00	762 74	63,864 59	240 75
156 50	57,705 39	.....	14,149 06	42,400 00	.....	300 00	825 87	57,674 93	30 46
80 00	32,477 42	.....	3,846 23	28,200 00	.....	400 00	28 75	32,474 98	2 44
165 11	18,307 41	.....	1,999 84	15,250 00	.....	125 00	190 94	17,565 78	741 63
57 84	23,790 16	9,200 00	2,754 09	9,145 00	.....	150 00	31 44	21,280 53	2,509 63
5,037 55	15,325 81	.....	9,536 40	1,900 00	827 00	96 00	1,667 04	14,026 44	1,299 37
28 34	16,230 35	.....	6,786 31	8,900 00	.....	260 00	66 85	16,013 16	217 19
.....	60,047 05	.....	.....	38,800 00	.....	806 66	284 94	59,891 60	155 45
33 50	16,319 73	.....	5,527 76	6,600 00	1,774 64	144 00	70 87	14,117 17	2,202 56
1,035 75	74,989 10	12,200 00	13,786 92	46,600 00	.....	250 00	471 89	73,308 81	1,680 29

b Included in dues.

k Not including premiums deducted in advance.

l Included in amount paid out on withdrawn shares.

m Including amount paid out on matured shares.

h Including interest.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Northern National B. and L.,		\$24,825 29	c \$6,438 29	b	b	\$23,800 00	
North Penn Building,		2,898 00	33 00		\$2 99		
North Philadelphia B. and L., \$751 17	d 14,079 12	e	e	e	309 81		
North Philadelphia B. and S., 2,377 07	12,888 00	3,254 07	\$34 45	56 05	7,250 00	\$4,100 00	
North Star Building and Loan, 632 43	32,723 00	9,136 48	32 40	20 73	27,412 85		
Northwest Building and Loan, 22 74	10,131 00	1,818 95	45 45	76 33	3,283 35	1,000 00	
Northwestern Building, . . . 1,002 96	g 7,308 30	e		e	3,596 30		
Oak Lane Building and Loan, 423 59	9,467 50	694 07		28 70	70 00	3,000 00	
Old Alliance Bldg. and Loan, . 340 54	10,697 00	3,210 14	50 26	183 63	6,575 00		
Old Hickory Bldg and Loan, . . 1,426 28	g 4,295 49	e	h	e			
Olney Bldg and Loan, 42 30	6,136 96	1,430 34		20	96 74		
Orient Building and Loan, 5,037 00		94 50		3 71	600 00	196 04	
Our Building, 1,229 34	30,542 00	9,394 42		423 34	29,600 06	14,100 00	
Oxford Building, 249 18	53,884 00	8,204 61		183 09			
Pacific Building, 1,009 91	19,066 73	e		e	e		
Park Av. Building and Loan, . . 136 46	12,117 00	1,250 70		22 78	7,550 00	3,200 00	
Parnell Bldg. and Loan, No. 1, 1,920 09	g 4,053 33	e		e	4,800 00		
Parnell Bldg. and Loan, No. 2, 951 66	g 10,469 19	e		e	2,680 08	7,657 58	
Passyunk Building, 338 11	8,406 00	7,045 00	161 09	20 52	1,200 00		
Patterson Building and Loan, g 15,623 12		e		e	7,533 25		
Penn Square Bldg. and Loan, . . 177 01	35,798 26	8,859 32		247 67	27,539 49		
Penn Township Sav. and Loan, 17,411 22		3,402 00	648 46	155 66	4,100 00	5,475 00	
Pennsylvania B. and L., No. 2 a 55,799 29		11,540 39	e	302 19	12,217 40	2,500 00	
Pennsylvania Building and Loan of Roxboro, No. 1, . . 322 16	15,652 00	3,538 28	366 59	22 83	100 00		
Pennsylvania Building and Loan of Roxboro, No. 2, 9,364 00		1,691 43	200 92	7 86		463 69	
Penrose Building and Loan, . . 187 54	g 7,264 86	e	h	e	1,750 00		
People's Building, 2,529 21	d 10,716 44	e	e	e	6,021 40		
Perfecta Building and Loan, 1,898 00		26 49	2 59				

a Including premiums.

h Included in interest.

c Including premiums and fines.

d Including interest, premiums and fines.

e Included in dues.

g Including interest and fines.

h Not regarded as a receipt.

l Including interest, fines, loans repaid, and "all other" receipts.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$175 50	\$55,239 08	\$2,800 00	\$10,606 28	\$33,400 00	\$1,454 80	\$582 62	\$564 99	\$49,408 69	\$5,830 39
74 75	3,008 74		336 70	1,700 00		125 00	160 80	2,322 50	686 24
	15,140 10		1,092 01	11,031 25		200 00	53 00	12,376 26	2,763 84
612 82	30,572 46		4,876 31	23,750 00	1,600 00	150 00	130 31	30,506 62	65 84
1,525 99	71,483 88	2,000 00	6,816 99	61,200 00		534 50	273 68	70,825 17	658 71
656 72	17,034 54		4,933 23	6,750 00	f 4,929 87	200 00	204 56	17,017 66	16 88
	11,907 51		3,129 51	4,800 00	1,640 00	150 00	37 00	9,756 51	2,151 00
62 93	13,746 79		1,581 78	7,865 00	3,000 00	112 50	69 35	12,628 64	1,118 15
92 71	21,149 30	6,912 67	3,482 98	7,750 00		200 00	218 95	18,564 60	2,584 70
	5,721 77	1,400 00	2,118 18	12,056 19			147 40	5,721 77	
624 40	8,330 94	j	k 3,968 64	3,900 00		100 00	291 58	8,260 22	70 72
	5,931 25		144 50	5,500 00		100 00	186 75	5,931 25	
906 55	86,095 65	4,424 00	20,121 93	30,275 00	19,511 73	240 00	4,030 90	78,603 56	7,492 09
16,751 64	79,272 52		18,713 63	29,800 00		470 00	28,300 86	77,284 49	1,988 03
e	10,166 64		1,048 54	8,425 00		150 00	47 45	9,670 99	495 65
190 79	24,467 73		2,391 02	19,850 00	1,400 00	150 00	125 65	23,916 69	551 04
	10,778 42			8,025 00		100 00	43 50	8,168 50	2,609 92
	21,758 51		2,180 50	16,243 00	2,700 00	150 00	485 01	21,758 51	
	17,170 72		1,369 33	15,200 00		200 00	7 00	16,776 33	394 39
	23,161 37		6,648 86	13,100 00	1,028 55	150 00	146 82	21,074 23	2,087 14
14,255 00	86,876 75	5,600 00	15,265 00	62,807 28		650 00	2,454 20	86,776 48	100 27
118 75	31,311 09		8,645 99	15,100 00	5,612 07	200 00	700 40	30,258 46	1,052 63
1,063 57	71,580 26		12,989 07	40,200 00	3,888 83	499 45	6,927 73	64,505 08	7,075 18
	20,051 86		2,452 25	17,250 00		200 00	17 50	19,919 75	132 11
	11,732 90		883 80	10,600 00		150 00	99 10	11,732 90	
	9,202 40		3,244 17	15,764 49		50 00	40 89	9,039 55	102 85
656 69	19,923 74		5,127 26	10,580 00	1,000 00	100 00	117 17	16,924 43	2,999 31
80 25	2,007 33		36 00	1,675 00			281 45	* 1,992 45	14 88

f Including interest.

i Not including premiums deducted in advance.

j Included in amount paid out on withdrawn shares.

k Including amount paid out on matured shares.

TABLE IV—*Receipts and Disbursements for the Last Fiscal Year*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
<i>Philadelphia—</i>							
Philadelphia Building,	\$1,839 45	d \$29,099 90	e	e	e	\$5 067 18	.....
Phoenix Bldg. and Loan, No. 1,	673 89	m 58,508 30	a \$16,876 74	n	\$316 49	50,400 00	\$19,369 29
Phoenix Bldg. and Loan, No. 2 nd, . . . .	.....	m 50,953 96	a 15,422 81	n	241 58	83,600 00	8,532 53
Phoenix B. and L., No. 3,	1,550 26	a 13,099 62	4,003 59	.....	167 64	31,800 00	1,435 86
Phoenix B. and L., No. 4, . . . .	.....	a 15,267 25	b 3,478 35	c	49 58	7,800 00	.....
Poplar B. and L., No. 2, . . . .	.....	13,292 50	1,839 14	\$158 89	37 89	7,164 00	.....
Powelton Building,	3,059 80	36,302 46	9,873 12	67 08	109 80	17,300 00	.....
Prospect Building and Loan,	1,556 36	d 27,561 42	e	.....	e	e	e
Protective B. and L., No. 1,	1,962 96	f 12,987 36	e	e	e	13,895 00	.....
Protective B. and L., No. 2,	885 27	g 5,171 20	e	e	e	4,950 00	.....
Protective B. and L., No. 3,	3,918 78	g 10,169 80	e	e	e	7,757 27	.....
Provident Building and Loan,	7,926 24	20,027 50	5,523 73	7 87	186 35	6,600 00	.....
Provident Building and Loan of Wissinoming, . . . .	.....	3,428 00	75 75	7 53	4 07	300 00	500 00
Putnam Building Society,	28 21	11,890 00	2,810 05	.....	6 40	4,043 65	.....
Radiant Star B. and L., No. 2,	8,757 87	25,756 67	5,824 90	.....	171 56	11,650 80	.....
Railroad Employees' L. and B.,	1,642 30	19,820 50	4,288 56	.....	117 83	10,680 75	.....
Randall Building and Loan, . . . .	.....	h 12,161 59	e	.....	e	30 00	.....
Randolph Building and Loan,	14,108 03	f 43,347 60	e	e	e	33,846 00	.....
Real Estate Loan, . . . .	.....	16,126 00	3,938 07	92 48	32 68	8,318 98	.....
Red Star Building and Loan,	2,103 38	10,292 00	2,494 47	11 79	31 85	2,937 43	.....
Reformed Germantown Avenue Building and Loan,	65 14	9,545 00	1,512 00	1 95	158 32	892 45	.....
Reliance Building and Loan,	110 22	k 18,553 92	e	e	e	e	6,365 00
Republic B. and L., No. 1, . . . .	.....	7,659 25	1,334 65	.....	17 14	500 00	.....
Republic B. and L., No. 2, . . . .	.....	9,823 00	1,688 37	.....	87 88	8,603 00	.....

a Including premiums.
e Included in dues.
d Including interest, premiums and fines.
m Including entrance fees.
n Included in interest.
a Including entrance fees.
b Including premiums.
c Included in interest.
d Including interest, fines, loans repaid and borrowed money.
e Included in dues.
f Including interest, premiums and fines.
g Including interest, premiums, fines and "all other" receipts.
h Including interest and fines.
k Including interest, premiums, fines, loans repaid and "all other" receipts.

in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$6,296 40	\$42,802 93	\$2,700 00	\$4,014 39	\$26,200 00	.....	\$200 00	\$8,250 24	\$41,344 63	\$958 50
3,116 59	149,261 30	21,000 00	18,620 35	107,600 00	.....	1,325 47	715 48	149,261 30	.....
1,877 37	160,628 25	o117,402 89	p	36,000 00	\$4,964 51	1,274 84	986 01	160,628 25	.....
437 31	52,494 28	27,800 00	7,617 64	15,000 00	1,200 00	339 00	537 64	52,494 28	.....
41 20	26,636 38	.....	2,625 39	20,600 00	2,682 45	264 00	438 25	26,610 09	26 29
77 75	22,570 17	.....	11,306 82	8,200 00	111 51	180 00	1,876 22	21,674 55	895 62
2,171 45	68,883 71	5,200 00	14,032 11	42,700 00	.....	400 00	2,088 68	64,420 79	4,462 92
21 59	29,139 37	.....	4,806 64	22,200 00	1,100 00	250 00	71 20	28,427 84	711 53
.....	28,845 82	7,195 30	6,463 87	8,175 00	5,625 62	360 00	124 80	27,944 59	900 73
e	11,006 47	.....	6,741 00	3,125 00	.....	150 00	89 09	10,105 09	901 38
e	21,845 85	.....	11,407 43	6,925 00	50 00	175 00	659 48	19,216 91	2,628 94
943 02	41,214 71	.....	11,842 29	20,500 00	.....	225 00	3,011 51	35,578 80	5,635 91
35 20	4,350 55	.....	250 17	2,850 00	.....	50 00	236 57	3,386 74	963 81
59 76	18,868 07	800 00	3,567 68	12,450 00	.....	150 00	66 15	16,833 83	2,034 24
11,478 50	63,640 30	5,200 00	12,097 00	28,060 80	.....	399 40	9,916 81	55,674 01	7,966 29
3,576 45	40,126 39	1,036 59	17,488 67	18,450 00	.....	360 00	360 28	37,695 54	2,430 85
.....	12,191 59	.....	85 00	10,965 00	.....	100 00	331 11	11,481 11	710 48
.....	91,301 68	i12,283 10	j	69,097 78	.....	500 00	343 70	82,224 58	9,077 10
424 68	28,932 89	.....	5,839 67	16,375 00	1,324 41	250 00	279 36	24,068 44	4,864 45
21 00	17,891 92	.....	4,531 03	10,500 00	.....	180 00	823 80	16,034 88	1,857 04
44 25	12,219 11	.....	6,415 38	4,400 00	.....	205 00	83 70	11,104 68	1,115 03
e	25,029 14	.....	4,981 30	15,950 00	1,040 70	400 00	27 10	22,399 10	2,630 04
2,471 45	11,982 49	3,000 00	4,002 75	4,250 00	142 25	300 00	54 48	11,749 48	233 01
.....	20,207 25	3,000 00	8,967 97	6,700 00	202 25	300 00	154 34	19,324 56	882 69

o Including amount paid out on withdrawn shares.

p Included in amount paid out on matured shares.

e Included in dues.

i Including amount paid out on withdrawn shares.

j Included in amount paid out on matured shares.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Resolute Building and Loan,	\$1,643 62	\$21,703 50	\$4,873 89	.....	\$152 72	\$17,900 00	.....
Retail Grocers' B. and L. . . .	9 06	8,378 00	979 50	\$31 75	10 98	1,350 00	.....
Rhein Building,	4,006 37	12,602 00	3,062 84	.....	18 95	5,092 17	.....
Rhein Building, No. 3. . . . .	.....	27,297 75	3,429 20	6 00	18 86	1,679 00	\$153 86
Rhein Building, No. 4, . . . . .	.....	12,132 25	426 24	51 50	.....	2,102 40	66 88
Richmond Building and Loan.	9,948 40	25,809 50	6,814 90	.....	128 96	20,852 74	.....
Richmond Mutual B. and L.,	3,834 72	30,060 25	9,134 25	52 25	82 73	33,550 00	.....
Ridge Avenue B. and L., . . . . .	.....	58,942 34	e	e	e	36,125 00	.....
Ritchie B. and L., No. 2,	3,300 80	10,992 23	2,855 68	110 71	174 54	5,400 00	.....
Ritner Building,	84 20	112,513 78	e	.....	e	e	e
Robert Blum Building,	278 27	32,659 50	10,469 50	364 27	121 11	23,900 00	.....
Robert Morris Building,	1,398 64	6,222 68	e	.....	.....	4,707 22	.....
Roger B. Taney Building,	2,058 76	8,376 00	2,379 00	.....	34 93	5,088 61	.....
Rose Building and Loan,	68 10	26,944 96	3,113 18	166 56	60 54	465 79	.....
Royal Arcanum B., S. and L.,	4,085 45	12,692 00	925 60	38	30 32	2,650 00	19 11
Royal Building,	45 75	a 35,754 97	b	.....	b	b	3,201 08
Safeguard B'd'g and Loan, . . . . .	.....	c 12,880 99	b	.....	b	.....	55 44
Safe Investment Building,	1,345 02	c 11,803 67	b	.....	b	835 68	6,060 00
Saint Agatha's B. and L.,	11,062 88	23,454 00	5,910 65	1,275 89	220 34	9,800 00	.....
Saint Anthony B'd'g and L., . . . . .	.....	7,089 00	255 71	d	.....	.....	.....
Saint Augustine's B. and L.,	168 21	c 9,475 70	b	.....	b	10,200 00	.....
Saint Charles B'd'g and L., . . . . .	.....	c 23,291 28	b	d	b	12,075 00	.....
Saint James B'd'g and L.,	3,535 99	c 32,754 42	b	.....	b	12,800 00	.....
Saint Mark's B. & L., No. 2,	1,020 09	b 42,184 91	b	.....	b	b	.....
Saint Thomas B'd'g and L.,	150 78	c 10,615 35	b	d	b	873 95	.....
Schuylkill Loan and Building.	7,078 45	31,260 00	9,623 24	24 50	327 31	39,350 00	.....
Second Ward B'd'g and L.,	1,109 25	c 8,822 75	b	d	b	4,220 65	.....
Seppiva Building and Loan,	38 14	39,223 00	9,233 65	49 25	56 53	16,406 02	.....
Shackamaxon B. & L., No. 2.	92 00	12,085 25	2,009 00	.....	32 74	9,900 00	.....

e Included in dues.

f Including interest, premiums, fines and "all other" receipts.

l Including interest, fines, loans repaid, borrowed money, and "All Other" receipts.

m Including interest.

a Including interest, fines, loans repaid, and "all other" receipts.

b Included in dues.

c Including interest and fines.

d Not regarded as a receipt.

Year, in certain Representative Associations—Continued.

Receipts.		Disbursements							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$320 05	\$46,593 82	\$3,901 99	\$10,744 46	\$20,450 00	.....	\$300 00	\$8,204 21	\$43,600 66	\$2,993 16
109 46	10,868 75	.....	1,867 70	7,275 00	\$1,000 00	200 00	97 81	10,440 51	428 24
320 40	25,102 73	.....	10,494 82	13,600 00	.....	240 00	137 76	24,472 58	630 15
.....	32,584 67	.....	5,840 04	24,600 00	284 76	350 00	1,509 87	32,584 67	.....
4,159 00	18,938 27	.....	.....	18,200 00	.....	200 00	538 27	18,938 27	.....
1,930 54	65,485 04	1,000 00	12,122 01	40,500 00	.....	350 00	444 63	54,416 64	11,068 40
7 25	76,721 45	13,785 08	16,848 58	38,250 00	.....	350 00	47 17	69,280 83	7,440 62
e	95,067 34	4,300 00	20,238 61	64,900 00	253 06	400 00	260 85	90,552 52	4,714 82
.....	22,833 96	.....	6,374 05	15,400 00	.....	145 00	92 50	22,011 55	822 41
e	12,597 98	.....	2,478 00	7,000 00	2,600 00	150 00	36 00	12,264 00	333 98
118 47	67,911 12	29,422 61	12,953 99	24,900 00	.....	450 00	173 30	67,899 90	11 22
2,503 95	14,832 49	3,619 76	4,622 55	.....	.....	200 00	106 95	8,549 26	6,283 23
.....	17,937 30	.....	3,117 30	11,400 00	.....	150 00	47 95	14,715 25	3,222 05
153 30	30,972 43	.....	8,356 79	20,575 00	1,500 00	87 50	447 19	30,966 48	5 95
50 75	20,453 61	.....	2,484 71	17,750 00	.....	150 00	68 90	20,453 61	.....
b	39,001 80	.....	2,726 50	9,700 00	26,319 50	200 00	55 80	39,001 80	.....
.....	12,936 43	.....	2,429 92	8,900 00	357 41	175 00	1,074 10	12,936 43	.....
.....	19,987 37	.....	4,877 58	9,950 00	4,600 00	100 00	261 72	19,789 30	198 07
173 75	56,897 51	4,000 00	13,481 61	27,100 00	.....	400 00	10,201 58	55,183 19	1,714 32
.....	7,344 71	.....	225 00	e 6,098 00	.....	150 00	140 99	6,613 99	730 72
517 13	20,361 04	f 8,066 83	g	12,000 00	.....	150 00	100 30	20,317 13	43 91
.....	40,366 28	.....	16,439 33	e 21,468 87	1,803 20	150 00	91 04	39,952 44	413 84
4,411 80	53,502 21	7,550 00	11,482 25	25,810 00	.....	250 00	671 88	45,764 13	7,738 08
98 52	43,303 52	.....	25,811 16	16,300 00	.....	250 00	853 00	43,214 16	89 36
.....	11,640 08	.....	4,516 06	e 6,402 17	.....	150 00	81 55	11,149 78	490 30
17,193 86	104,867 36	26,200 00	24,528 88	42,050 00	.....	300 00	10,256 60	103,335 48	1,531 88
130 89	14,283 54	2,000 00	6,710 19	e 3,626 00	.....	250 00	36 00	12,622 19	1,661 35
60 10	65,046 69	2,600 00	7,902 55	50,050 00	.....	360 00	208 53	61,121 08	3,925 61
65 52	24,184 51	.....	12,405 83	10,600 00	.....	150 00	39 45	23,195 28	989 23

b Included in dues.

e Not including premiums deducted in advance.

f Including amount paid out on withdrawn shares.

g Included in amount paid out on matured shares.

TABLE IV—Receipts and Disbursements for the Last Fiscal

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Shamrock Building,	\$2,409 51 c	\$18,660 93	b	. . . . .	b	\$5 375 63	\$2,200 00
Sheridan Building and Loan,	918 07	5,101 50	\$520 97	. . . . .	\$23 91	500 00	1,200 00
Sherman Building and Loan,	4,492 84	29,977 87	8,291 25	\$7 70	35 52	4 628 26	. . . . .
Somerton Building and Loan,	797 07	3,889 00	485 34	. . . . .	13 20	2,100 00	. . . . .
South Philada. B. & L., No. 2,	2,059 76	12,349 00	i 3,644 39	j	137 35	10,250 00	. . . . .
Southwestern Building, No. 2,	77 19	c 12,316 86	h	. . . . .	b	2,995 09	. . . . .
Spartan Building and Loan, . . . . .	. . . . .	5,304 00	146 00	36 32	2 50	. . . . .	3,400 00
Standard Building and Loan,	609 06	l 35,982 35	b	h	h	5,638 50	27,505 00
State Mutual S. F., L. & B.,	1,845 19	11,722 50	2,121 35	. . . . .	171 11	27,450 30	. . . . .
Stephen Girard S., L. & B.,	2,264 87	o 9,931 29	h	b	h	13,100 00	. . . . .
Sterling Building and Loan,	640 90	o 30,216 11	b	h	h	5,900 00	. . . . .
Successful Building,	3,252 77	8,304 69	1,980 35	73 80	92 33	1,125 00	1,800 00
Sure Investment B. and L., . . . . .	. . . . .	5,306 00	170 50	. . . . .	4 41	600 00	2,775 00
Surety Building and Loan,	1,055 60	14,033 00	2,437 06	187 34	9 15	10,650 00	. . . . .
Susquehanna Ave. B., No. 1, . . . . .	. . . . .	a 105,980 93	h	. . . . .	b	h	. . . . .
Susquehanna B. & L., No. 2,	1,763 11	18,823 66	1,950 35	315 25	89 68	5,288 67	6,973 49
Tacony Building and Loan,	4,024 79	57,789 00	15,174 63	1,154 18	362 68	21,900 00	. . . . .
Teutonia Building, No. 2,	1,053 25	13,783 25	4,029 00	751 65	26 05	9,000 00	. . . . .
Thirteenth Street Building, . . . . .	. . . . .	7,976 50	182 31	17 59	2 09	. . . . .	. . . . .
Thirteenth Ward B. and L.,	2,364 81	10,442 00	2,638 04	126 70	40 13	1,730 00	. . . . .
Thirtieth Ward B. and L., . . . . .	. . . . .	a 16,300 12	b	b	b	11,600 00	1,200 00
Thirty-fifth Ward B. and L., . . . . .	. . . . .	19,669 00	424 19	30 09	24 35	200 00	. . . . .
Thurlow Building,	1,361 66	c 11,938 55	b	d	h	900 00	. . . . .
Tioga Building,	2,334 25	8,392 00	1,901 03	78 00	182 30	200 00	. . . . .
Tradesmens' B. and L., No. 2,	2,740 57	10,550 75	2,254 25	. . . . .	44 92	3,751 00	. . . . .
Tradesmens' B. and L., No. 3,	5,446 29	10,992 50	3,093 75	. . . . .	140 70	14,701 50	. . . . .
Tradesmens' S. F. and L. of Conshohocken,	429 41	c 9,545 36	h	25 75	h	. . . . .	. . . . .

a Including interest, fines, loans repaid, and "all other" receipts.

b Included in dues.

c Including interest and fines.

i Including premiums.

j Included in interest.

l Including interest, premiums, fines and "all other" receipts.

o Including interest, premiums and fines.

a Including interest, premiums and fines.

c Including interest and fines.

d Not regarded as a receipt.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries	All other.	Total.	
\$280 00	\$28,926 07	.....	\$3,451 84	\$22,350 00	\$2,200 00	\$150 00	\$103 48	\$28,255 32	\$670 75
8 08	8,272 53	.....	2,263 00	3,750 00	1,200 00	150 00	83 20	7,446 30	826 23
1,910 31	49,343 75	\$7,400 00	9,492 28	29,385 44	.....	350 00	2,209 02	48,836 74	507 01
165 01	7,449 62	606 52	1,736 60	4,663 36	.....	60 00	114 17	7,180 65	268 97
26 52	28,467 02	.....	7,958 99	19,500 30	.....	150 00	45 75	27,654 74	812 28
513 94	15,903 08	k9,630 32	g	g	.....	250 00	236 00	10,116 32	5,786 76
141 75	9,030 57	.....	231 00	5,600 00	2,500 00	66 05	141 57	8,538 62	491 95
b	69,734 91	6,080 60	7,324 12	27,266 85	27,505 00	m	n1,080 76	69,257 33	477 58
.....	43,290 45	.....	17,655 47	20,700 00	.....	300 00	195 46	38,850 93	4,439 52
3,286 89	28,582 55	2,000 00	4,943 20	10,900 00	.....	190 00	1,843 80	19,877 00	8,705 55
.....	36,757 01	2,007 00	8,931 81	21,450 00	.....	325 00	331 08	33,047 89	3,709 12
59 38	16,688 32	1,718 13	2,278 22	11,149 38	.....	120 00	129 15	15,394 88	1,293 44
46 85	8,902 76	.....	302 09	5,300 00	2,775 00	100 00	200 59	8,677 68	225 08
3,623 50	31,995 65	5,675 00	5,524 43	14,325 00	.....	150 00	576 99	26,251 42	5,744 23
b	105,980 93	.....	52,374 89	45,227 00	304 96	756 00	3,010 77	101,673 62	4,807 31
1,938 84	37,143 05	.....	10,141 03	16,300 00	4,500 00	250 00	5,951 97	37,143 05	.....
64 00	100,469 28	22,732 00	38,060 64	33,000 00	.....	571 47	109 63	94,473 74	5,995 54
.....	28,643 20	8,278 50	6,184 10	6,000 00	4,000 00	264 00	295 80	25,002 40	3,640 80
214 88	8,393 37	.....	.....	7,800 00	.....	150 00	205 68	8,155 68	237 69
96 98	17,438 66	.....	1,955 29	14,360 00	.....	300 00	62 36	16,677 65	761 01
2 73	29,102 85	5,232 00	9,697 65	10,955 33	1,200 00	200 00	75 60	27,360 58	1,742 27
216 00	20,563 63	.....	1,749 90	14,900 00	.....	191 97	276 03	17,117 90	3,445 73
.....	14,200 21	.....	2,367 00	e 6,796 00	2,000 00	150 00	386 55	11,699 55	2,500 66
28 75	13,116 33	.....	1,684 55	10,500 00	.....	200 00	54 25	12,438 80	677 53
.....	19,141 49	.....	3,940 12	12,550 00	.....	300 00	127 75	16,917 87	2,223 62
.....	34,374 74	8,600 00	4,426 90	20,400 00	.....	300 00	166 88	33,893 78	480 46
.....	10,000 52	.....	5,782 74	3,400 00	.....	300 00	40 20	9,522 94	477 58

b Included in dues.

g Included in amount paid out on matured shares.

k Including amount paid out on loans and withdrawn shares.

m Included in "all other" disbursements.

n Including salaries.

e Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Triennial Savings and Loan,	\$1,923 34	\$25,619 50	\$1,183 60	\$293 46	\$111 16	\$9,086 00	\$609 76
Triumph Building,		10,648 00	261 75		1 20		
Triumph B. and L., No. 2, . .	3,000 34	5,697 00	2,801 66		30 05	7,191 18	
True Plan Building and Loan.	508 62	a 9,558 72	b	b	b	12,576 59	
	374 10	6,862 35	523 59	80 22	24 61	700 00	
Twenty-first Ward Building,	1,758 76	a 18,829 37	b	b	b	4,618 85	134 39
Twenty-ninth Ward B. and L.,	5,330 51	10,171 00	2,132 70	i 413 08	g	8,325 00	
Union Building and Loan, . .	794 69	c 9,547 44	b		b		
Union Savings and Building,	9,402 94	37,938 60	10,029 89	834 49	247 10	29,800 00	
United Building and Loan, .	2,675 00	c 19,495 13	b		b	3,938 05	
University Building and Loan,	135 71	17,943 50	1,785 73	1 32	30 16	950 00	7,100 00
Van Pelt Building and Loan.	2,801 82	c 11,944 54	b	d	b	3,000 00	188 28
Vienna Building,	184 31	a 14,106 88	b	b	b	4,412 94	1,000 00
Vine Building,	4,478 67	c 6,521 84	b		b		
Vineyard S. L. and B.,	2,394 97	c 18,296 94	b	d	b	17,195 88	
Warren B. and L., No. 2, . .	5,055 58	3,926 00	2,970 60		22 12	1,797 32	
W. Columbia Ave. B. and L.,	755 38	7,967 99	1,229 57	93 91	34 53	2,562 27	
West Girard Ave. B. and L.,		i 4,976 86	b	d	b	b	12 42
West Market Street B. and L.	102 24	10,221 36	2,483 15	290 82	155 18	7,600 00	
Westminister Building, . . .	1,641 22	c 16,847 14	b		b	1,438 60	
West Park Ave. B. and L., .	19 74	a 14,295 50	b	b	b	5,100 00	135 00
West Philadelphia B. No. 3, .	2,462 96	a 16,896 65	b	b	b	4,900 00	4,000 00
West Philadelphia Germania Building and Loan,	3,021 39	25,552 00	6,445 00	824 85	26 77	15,200 00	
Wharton Building No. 1, . . .	3,360 90	7,938 00	4,928 00	159 45	74 02	10,022 65	
Wharton Building No. 2, . . .	3,825 34	29,428 25	9,070 00	473 74	179 01	8,323 34	5,000 00
Wharton Building No. 3, . . .	66 64	32,444 50	6,882 00	297 82	114 04	5,338 35	1,397 43
William Penn Building, . . .	726 02	a 4,090 00	b	b	b	1,404 20	
Williamantic B. and L., . . .	7,617 79	19,053 00	5,204 25	37 50	106 09	22,100 00	
Wissahickon Building,	8,138 37	c 31,716 39	b		b	6,417 88	
Wissinoming B. and L.,		13,191 00	2,323 27	329 85	49 65	5,500 00	1,534 76

a Including interest, premiums and fines.

b Included in dues.

c Including interest and fines.

d Not regarded as a receipt.

i Including interest, fines, loans repaid and "All Other" receipts.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$205 25	\$39,032 07	.....	\$11,280 07	\$27,287 00	.....	\$500 00	\$165 00	\$39,032 07	.....
.....	10,910 95	.....	85 75	7,800 00	.....	150 00	205 00	8,240 75	\$2,670 20
.....	18,720 23	.....	1,698 00	5,300 00	\$6,000 00	150 00	116 00	13,264 00	5,456 23
.....	22,643 93	\$7,071 95	5,160 00	4,930 00	.....	310 00	140 47	17,612 42	5,031 51
44 76	8,609 63	.....	2,712 29	5,650 00	.....	175 00	32 87	8,570 16	39 47
.....	25,341 37	8,000 00	3,313 37	13,800 00	.....	170 00	58 00	25,341 37	.....
g	26,372 29	4,000 00	4,770 16	6,350 00	.....	180 00	40 50	15,340 66	11,031 63
49 64	10,391 77	.....	2,087 16	2,000 00	.....	150 00	49 40	4,286 56	6,105 21
4,859 72	93,112 74	24,600 00	22,636 99	29,600 00	.....	400 00	1,443 34	78,680 33	14,432 41
.....	26,108 18	.....	13,120 56	9,000 00	.....	150 00	83 50	22,354 06	3,754 12
166 38	28,112 80	.....	5,335 01	12,250 00	h 8,219 55	200 00	93 73	26,098 29	2,014 51
.....	17,934 64	.....	1,883 49	e 11,782 93	.....	150 00	4,118 22	17,934 64	.....
.....	19,704 13	.....	8,181 31	9,000 00	1,000 00	150 00	47 18	18,378 49	1,325 64
.....	11,000 51	.....	2,129 67	7,000 00	.....	150 00	48 89	9,328 47	1,672 04
296 00	38,183 79	.....	12,022 38	e 12,482 42	.....	200 00	5,453 73	30,158 53	8,025 26
.....	13,771 62	.....	3,780 48	5,100 00	.....	150 00	19 00	9,049 48	4,722 14
39 00	12,682 65	.....	5,557 90	6,500 00	.....	150 00	51 75	12,261 65	421 00
b	4,989 28	.....	404 25	e 4,275 00	.....	60 00	250 03	4,989 28	.....
288 25	21,141 00	.....	9,275 06	9,200 00	.....	200 00	63 78	18,738 84	2,402 16
29 42	19,956 38	.....	6,147 78	10,849 00	.....	175 00	56 22	17,228 00	2,728 38
1 50	19,551 74	.....	3,868 82	15,365 00	.....	225 00	84 30	19,543 12	8 62
672 72	24,932 33	4,000 00	8,637 70	9,100 00	.....	450 00	848 98	23,036 68	1,895 65
2,830 37	51,870 38	7,400 00	23,348 73	20,600 00	4,000 00	324 00	890 58	55,563 31	1,307 07
.....	26,483 02	.....	11,795 27	13,100 00	.....	240 00	114 80	25,250 07	1,233 95
.....	56,299 68	.....	11,136 95	40,400 00	2,500 00	300 00	759 42	55,096 37	1,203 31
.....	46,540 78	.....	19,417 63	26,800 00	.....	300 00	23 15	46,540 78	.....
319 00	6,539 22	.....	1,151 61	1,200 00	800 00	75 00	2,415 51	5,642 12	897 00
4,763 75	58,882 38	13,200 00	7,649 46	17,650 00	.....	336 00	5,901 48	44,736 94	14,145 44
10,123 26	56,395 90	17,408 50	10,807 87	3,383 00	.....	300 00	15,058 75	46,958 12	9,437 78
23 75	22,952 27	.....	3,278 50	17,600 00	1,718 09	233 37	122 31	22,952 27	.....

b Included in dues.

e Not including premiums deducted in advance.

f Including fines and "All Other" receipts.

g Included in premiums.

h Including interest.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Philadelphia County—Concluded.</i>							
Philadelphia—							
Workingmen's Building & L.,	\$97 23	a \$42,041 02	b	b	b	b	\$15,060 00
Workingmen's Club and Relief Building and Loan, . .	3,291 88	c 5,751 00	b	b	b	\$8,375 00	3,000 00
Wyndom Building and Loan,		4,486 00	\$126 43	\$19 25	\$8 70		3,000 00
Wyoming Loan and Building,	8,356 19	26,439 00	6,122 80	245 06	346 98	12,435 00	
Young Men's Building, . . .	3,505 72	f 9,558 90	b		b		
<i>Schuylkill County.</i>							
Ashland—							
Ashland Savings Fund & Loan,		30,198 00	13,798 00	5,292 47	513 27	4,200 00	1,015 23
Citizens' Savings and Loan,		46,463 00	22,626 11	6,982 87	605 83	23,000 00	3,392 16
Locust Mountain Savings & L.,		32,947 82	11,511 49	g 1,793 51	269 03	371 00	
Miners' & Laborers' Savings F.		52,501 88	23,498 12	5,873 14	465 49	9,655 49	345 86
Barnesville—Barnesville B. & L.,	857 27	2,403 00	736 41	i	1 02	955 63	
Coaldale—Coaldale Building & L.,	238 08	8,215 00	1,593 00	i	53 25		1,150 00
Cressona—Citizens' B. & Savings,	922 25	6,767 24			7 64		
Donaldson—Donaldson B. & Loan,	912 38	2,160 50	516 75	324 00	11 74	138 35	
Girardville—People's B. & Loan,		35,766 75	10,597 74	i	486 72		7,106 86
Gordon—Gordon Building & Loan,	1,211 81	9,381 00	1,690 21	530 09	7 57	1,139 84	62 20
Minersville—Minersville B. & L.,	667 02	12,359 00	1,561 83	i	63 90	426 74	350 00
Pine Grove—							
Central Building and Savings,	1,293 24	8,048 29	659 13	346 94	34 05		56 53
West End Building and Loan,	207 38	1,849 50	982 16	656 18	330 74	5,336 76	
Pottsville—							
Central Building,	6,632 20	6,892 00	1,808 00	i	40 74	673 05	
Pottsville B. & Loan, No. 2, .	253 08	18,091 40	2,853 76	i	49 73	1,647 42	
Schuylkill Haven—Schuylkill B. and Loan,	2,166 19	15,743 02	3,697 48	802 01	258 84	1,350 00	2,901 61
Shenandoah—							
Citizens' Building and Loan,		j 60,783 67	b	i	b	10,851 04	13,500 00
Miners', Mechanics' and Laborers' Building and Loan, .	223 66	22,498 50	2,573 31	i	121 44	5,216 43	400 00
Mutual Savings,		j 12,512 37	b	i	b		

a Including interest, premiums, fines and loans repaid.

b Included in dues.

c Including interest, premiums, fines and "all other" receipts.

f Including interest, fines and "all other receipts."

g Premiums under "gross" plan not regarded as a receipt.

i Not regarded as a receipt.

j Including interest and fines.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
.....	\$57,198 25	.....	\$11,544 01	\$34,700 00	\$10,260 00	\$450 00	\$244 24	\$57,198 25	.....
b	20,417 88	\$4,800 00	2,380 20	1,540 00	3,000 00	d	e 303 00	12,023 20	\$3,394 68
\$102 50	7,742 88	.....	98 00	6,350 00	.....	150 00	330 33	6,928 33	814 55
262 40	54,207 43	2,000 00	27,599 11	23,275 00	.....	340 00	234 48	53,448 59	758 84
b	13,064 62	.....	.....	7,200 00	.....	100 00	120 85	7,420 85	5,643 77
1,979 45	56,996 42	2,078 72	2,156 39	49,400 00	1,659 39	586 91	1,150 01	56,996 42	.....
6,182 35	109,252 32	.....	10,677 88	86,600 00	2,613 79	822 29	8,538 36	109,252 32	.....
2,522 18	49,415 08	.....	.....	h 39,507 00	191 30	733 32	1,576 61	42,008 23	7,406 85
2,691 25	95,031 23	.....	60 85	91,550 00	327 22	1,010 69	2,082 37	95,031 23	.....
138 50	5,094 73	.....	2,107 01	h 880 00	.....	60 00	12 47	3,059 48	2,035 25
96 90	11,346 23	.....	3,979 18	h 5,556 00	1,150 00	285 00	364 67	11,334 85	11 38
3,846 40	11,543 63	.....	1,355 01	.....	.....	120 00	9,395 38	10,870 39	673 24
.....	4,093 72	.....	952 20	2,300 00	.....	80 00	5 75	3,337 95	755 77
871 37	54,829 44	.....	3,240 22	h 36,663 00	13,143 35	450 00	1,332 87	54,829 44	.....
124 24	14,146 96	.....	489 40	13,167 75	.....	250 00	239 81	14,146 96	.....
50 50	15,478 99	.....	5,216 77	h 8,067 00	350 00	225 00	344 58	14,203 35	1,275 64
21 37	10,459 55	.....	404 15	9,900 00	.....	120 00	35 40	10,459 55	.....
1,443 95	10,806 67	.....	3,377 31	6,900 00	.....	125 00	234 53	10,636 84	169 83
8,323 75	24,369 74	.....	3,890 37	h 3,291 60	.....	225 00	16,191 09	23,598 06	771 68
710 15	23,605 54	.....	5,816 66	h 2,171 00	.....	307 00	204 45	18,499 11	5,106 43
408 75	27,332 90	.....	3,795 86	22,725 00	.....	305 00	507 04	27,332 90	.....
1,612 17	86,746 88	.....	16,693 79	h 49,132 00	13,933 72	630 00	1,247 00	81,686 51	5,060 37
1,275 91	32,314 25	.....	2,157 94	h 36,097 50	3,000 00	350 00	695 44	32,300 88	13 37
.....	12,512 37	.....	.....	h 11,984 00	130 38	300 00	94 50	12,508 88	3 49

d Included in "all other" disbursements.

e Including salaries.

h Not including premiums deducted in advance.

TABLE IV—Receipts and Disbursements for the Last Fiscal

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Schuylkill County—Concluded.</i>							
Tamanend—Tamanend B. & Loan,		\$5,655 28	\$267 00	i	\$5 92		\$600 00
Tamaqua—Tamaqua B. & Loan,		5,572 00			7 48		
Tower City—Williams Valley Savings Fund and Building, . .	\$148 31	10,429 49	4,382 00	i	132 11	\$755 00	17 68
Tremont—							
Hancock Building and Loan,	18 61	17,209 64	5,295 02	i	97 69	2,011 81	600 00
Logan Building and Loan,	2,681 47	7,727 46	379 50	i	12 76	328 00	
<i>Venango County.</i>							
Oil City—Mutual Build'g & Loan,		29,715 00	1,188 50	a	210 42	407 14	
<i>Warren County.</i>							
Warren—Helping Hand B. & L.,	9,331 86	16,972 79	7,798 43	a	1,061 32	6,155 43	1,000 00
<i>Washington County.</i>							
Canonsburg—							
Canonsburg Build'g and Loan,	4,141 46	8,819 98	2,324 10	\$752 00	7 10		
U. S. Excelsior B., No. 1,		3,168 15		39 28			
McDonald—Mutual B. and Loan,	1,360 76	8,261 80	2,428 00	212 00	85 05		519 74
Monongahela—Home B. and L.,		7,942 00	146 31	135 80	13 34	500 00	
Washington—							
Keystone Building & Loan,	772 20	17,468 41	3,343 11	2,712 50	112 58	4,000 00	
Mutual Building and Loan,	4,390 84	25,128 38	8,652 50	694 25	115 20	5,300 00	
Peoples' Building and Loan,	3,501 21	9,338 63	2,951 38	380 58	349 90	3,498 57	
Progressive Perpetual B. & L.,	2,332 51	8,347 19	1,691 11	1,922 07	450 34	6,864 53	
Washington Building & Loan,	73 65	6,827 00	5,086 50	65 50	269 31	3,300 00	
<i>Westmoreland County.</i>							
Avonmore—Avonmore B. and L.,		5,234 50	550 00	a	08		
Derry—Derry Building and Loan,	18 37	15,814 57	5,229 94	3,517 22	747 76	5,500 00	16 34
Greensburg—							
Greensburg Building & Loan,	4,277 17	47,756 00	17,034 00	a	570 98	7,853 50	
Home Building and Loan,	134 46	6,726 50	742 83	542 39	67 12	659 83	
Westmoreland Building & L.,		31,699 00	6,556 00	a	195 75	6,251 05	
Irwin—							
Equitable Building & Loan,		13,265 50	664 50	8,853 00	67 91		4,000 00
Irwin Building and Loan,	1,566 25	36,339 53	11,264 00	a	216 91	3,539 00	
Jeannette—Gem Building & Loan,	859 46	24,567 61	2,227 77		284 72		

i Not regarded as a receipt.
a Not regarded as a receipt.

Year in certain Representative Associations—Continued.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
.....	\$7,528 20	.....	.....	h \$7,098 34	.....	\$114 00	\$273 38	\$7,485 72	\$42 48
\$127 75	5,707 23	.....	\$12 00	.....	.....	250 00	3,533 63	3,795 63	1,911 60
72 32	15,936 91	.....	1,209 16	h 14,404 67	.....	120 00	203 00	15,936 91	.....
2,157 42	27,390 19	.....	8,794 68	h 9,570 28	\$600 00	300 00	6,909 60	26,174 56	1,215 63
.....	11,129 19	.....	3,234 28	h 4,738 00	.....	239 00	1,177 10	9,388 38	1,740 81
751 69	32,272 75	.....	543 00	b 27,141 50	.....	921 25	1,618 07	30,223 82	2,048 93
975 00	43,294 81	\$19,300 00	7,577 14	b 9,640 00	4,000 00	400 00	1,568 04	42,485 18	809 63
68 50	16,113 14	.....	2,650 23	11,290 00	.....	175 00	22 76	14,137 99	1,975 15
153 60	3,361 03	.....	.....	2,200 00	.....	50 00	510 03	2,760 03	601 00
3 00	12,870 35	.....	5,730 53	4,205 00	.....	450 00	112 01	10,497 54	2,372 81
189 23	8,926 68	.....	136 00	8,100 00	.....	.....	308 22	8,544 22	382 46
53 62	28,462 42	.....	3,684 05	22,896 30	.....	210 00	1,017 79	27,808 14	654 28
.....	44,281 17	.....	7,124 41	24,489 00	.....	400 00	555 28	32,568 69	11,712 48
.....	20,020 27	.....	8,598 17	7,566 00	.....	353 33	1 56	16,519 06	3,501 21
4,334 75	25,942 50	.....	5,409 32	17,578 34	.....	400 00	213 42	23,541 08	2,401 42
19 00	15,640 96	.....	5,004 18	10,200 00	.....	185 00	40 08	15,429 26	211 70
139 50	5,924 08	.....	141 00	b 2,760 00	2,798 93	150 00	74 15	5,924 08	.....
12 63	30,856 83	.....	13,274 64	17,000 60	.....	514 00	68 19	30,856 83	.....
3,173 90	80,665 55	15,400 00	12,414 14	b 47,422 47	.....	400 00	444 20	76,080 81	4,584 74
.....	8,923 13	.....	2,637 07	4,280 38	.....	290 00	690 42	7,897 87	1,025 26
.....	44,701 80	.....	15,060 13	b 26,752 50	603 06	500 00	349 50	43,265 19	1,436 61
114 35	26,965 26	.....	1,153 88	25,200 00	.....	315 00	247 78	26,916 66	48 60
280 00	53,205 69	.....	6,852 85	b 41,093 00	.....	375 00	176 75	48,497 60	4,708 09
124 00	28,063 56	.....	26,492 29	1,000 00	.....	385 00	146 60	28,023 89	39 67

h Not including premiums deducted in advance.

b Not including premiums deducted in advance.

TABLE IV—*Receipts and Disbursements for the Last Fiscal*

Location and Name of Association.	Receipts.						
	Cash on hand at beginning of year.	Dues.	Interest.	Premiums.	Fines.	Loans repaid.	Borrowed money.
<i>Westmoreland County—Concluded.</i>							
Mount Pleasant—							
Citizens' Building and Loan,		\$11,465 00	\$568 50	a	\$48 32		
Mt. Pleasant Building & L., \$1,671 44	29,235 00		5,197 09	a	73 74	\$1,705 53	\$93 98
New Kensington—Burrell B. & L.,	7,031 52		448 05	\$1,080 70	93 68		5,197 50
Scottdale—							
Fountain Building and Loan, 65 74	10,348 31		910 00	4,825 50	30 62	200 00	
Scottdale Building and Loan, 5,322 05	28,152 57		9,252 57	a	603 97	8,748 29	
<i>York County.</i>							
Delta—Delta Building and Loan, 304 89	5,326 91		523 70	17 00	26 15	672 18	
Hanover—							
Hanover B. and L., No. 6,	836 24	22,795 29	5,842 87	a	104 45		
Hanover B. and L., No. 7,	26,024 46		2,353 15	a	73 70		
New Freedom—Equitable B. & L., 145 78	3,982 65		508 20		5 47		
York—							
Anchor Building and Loan,	873 71	27,372 35	7,886 00	a		14,748 70	
City Building and Loan,	584 95	49,731 29	8,093 03		124 57	24,750 00	
Eastern Building and Loan,	421 71	6,456 75	2,132 86		22 11		12,650 00
Excelsior Building and Loan, 50 58	2,749 77		646 25		23 50	500 00	17,150 55
Keystone Building and Loan,	a 33,202 02		b	122 50	209 91		53,710 40
Mech's' & W' kingmen's B & L. 1,687 78	c 32,726 68		5,302 80	950 02	b	9,770 00	37,483 65
National Building and Loan,	f	f	f		f	f	13,690 81
Park Building and Loan,	690 86	9,950 25	c 4,369 27		h	25,381 40	
People's Building and Loan, 665 54	58,871 20		8,763 41		269 15	22,553 06	12,791 75
Progressive Building & Loan, 24 43	i 16,540 95		b		165 73	b	34,670 52
Protective Building & Loan,	6,127 38		850 80		27 22	32,753 96	57,361 62
Standard Building and Loan, 1,110 09	14,604 05		a		34 88	1,911 90	35,926 20
Star Building and Loan,	2,751 36	11,348 78	3,971 41		18 43	998 63	4,499 66
Union Building and Loan,	18 37	i 16,127 01	b		215 23	b	28,198 43
West End Building and Loan, 84 19	k 15,254 00		1,893 38	b	38 84	8,782 34	7,446 95
York Mutual Building & Loan, 560 64	1 35,351 91		b		b	2,571 75	6,060 00

a Not regarded as a receipt.

a Including interest.

b Included in dues.

c Including fines.

f Included in all other receipts.

h Included in interest.

i Including interest and loans repaid,

k Including premiums.

l Including interest and fines,

Year in Certain Representative Associations—Concluded.

Receipts.		Disbursements.							Cash on hand at end of year.
All other.	Total.	Matured shares.	Withdrawn shares.	Loans.	Borrowed money re-paid.	Salaries.	All other.	Total.	
\$486 17	\$12,567 99	.....	.....	b \$11,809 45	.....	\$280 00	\$294 57	\$12,384 02	\$183 97
112 12	38,088 81	.....	\$11,447 76	b 22,737 89	.....	423 00	263 01	34,871 66	3,217 15
261 21	14,112 70	.....	1,186 99	12,164 00	.....	336 00	316 10	14 003 09	109 61
107 50	16,487 67	.....	689 81	13,447 00	.....	125 00	201 44	14,463 25	2,024 42
324 41	52,403 86	\$2,900 00	2,755 25	b 29,949 79	.....	475 00	605 25	36,685 29	15,718 57
48 55	6,919 38	.....	3,875 98	1,700 00	\$500 00	67 00	17 00	6,159 98	759 40
378 45	29,957 30	.....	2,662 44	b 24,379 62	.....	100 00	21 42	27,163 48	2,793 82
55 06	28,506 37	.....	2,836 27	h 24,869 75	363 02	100 00	17 47	28,186 57	319 86
16 40	4,658 50	.....	c	c	.....	67 32	d 4,460 66	4,527 98	130 52
4,425 75	55,306 51	e	1,054 04	f 26,695 00	14,588 11	305 00	9,543 79	52,185 94	3,120 57
285 10	83,568 94	.....	20,974 15	31,735 00	21,450 00	553 00	5,648 36	80,360 51	3,208 43
125 14	21,808 57	7,010 00	3,164 17	10,750 00	.....	317 31	567 09	21,808 57	.....
869 87	21,990 52	.....	.....	.....	21,607 20	172 73	186 31	21,966 24	24 28
350 20	87,595 03	1,000 00	5,158 64	29,100 00	a 50,012 52	364 00	1,959 87	87,595 03	.....
3,163 28	91,084 21	d	198 59	e 30,153 25	54,543 45	320 00	4,965 27	90,180 56	903 65
g 57,910 02	65,600 83	.....	7,915 07	28,475 00	25,928 45	3,2 00	1,465 33	64,095 85	1,504 98
525 00	40,916 78	14,559 00	19,985 69	3,250 00	.....	195 00	1,397 62	39,387 31	1,529 47
222 50	104,136 61	19,125 00	13,064 90	42,250 00	a 26,057 63	277 00	178 35	100,946 88	3,189 73
188 45	51,585 08	j	e 7,964 84	15,400 00	27,649 02	175 09	341 25	51,530 11	54 11
2,613 96	99,734 94	.....	4,703 51	38,475 75	a 55,622 69	200 00	123 05	99,125 00	609 94
7,240 93	60,828 05	.....	1,799 31	18,000 00	35,802 02	158 94	1,172 98	56,933 25	3,894 80
142 50	23,730 77	.....	907 94	6,600 00	11,228 24	260 00	1,466 25	20,462 43	3,268 34
2,220 21	46,779 25	.....	1,564 78	1,700 00	39,736 73	175 00	3,602 74	46,779 25	.....
547 00	34,046 70	8,681 90	701 57	9,062 50	13,760 30	280 00	32 00	32,518 27	1,528 43
.....	44,484 30	21,125 00	4,675 71	12,875 00	5,407 46	360 00	25 00	44,468 17	16 13

b Not including premiums deducted in advance.

c Included in 'all other' disbursements.

d Including amounts paid out on withdrawn shares and on loans.

e Included in amount paid out on loans.

f Not including premiums deducted in advance, but including amount paid out on matured shares.

g Including cash on hand, dues, interest, fines and loans repaid.

d Included in amount paid out on loans.

e Including amount paid out on matured shares.

j Included in amount paid out on withdrawn shares.

a Including interest.

TABLE V.—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Adams County.</i>							
Gettysburg—							
Gettysburg B. & L., No. 4.	\$15,900 00				\$1,571 88	\$384 35	
Gettysburg B. & L., No. 5.	30,200 00				168 85	612 70	
New Oxford B. and L., . . .	7,900 00				2,614 13	291 83	
<i>Allegheny County.</i>							
Allegheny—							
Adams B'ld'g and Loan, .	23,100 00				98 70	a	
Allegheny Building, . . .	36,030 00	\$3,375 00			2,168 23	a	
Allegheny City Premium Building & Loan, No. 1,	38,200 00					a	\$65 00
Allegheny City Premium Building & Loan, No. 2,	8,400 00	1,025 00	\$5,200 00		77 44	a	
Allegheny City Ten Cent Prem. B'ld'g. & Loan, .	5,100 00				232 16		59 32
American Prem. B. & L.,	29,500 00				152 01	a	50 00
Ben Franklin Pr'm.B.&L	29,150 00				1,620 95	a	50 00
Brighton Building & Loan,	j 56,440 94	k		1,673 84	1,924 85	a	
Capital Building & Loan,	25,275 00				972 05	321 25	85 00
Cash Building and Loan,	18,050 00	2,550 09			4,751 62		
Citizens' Prem. B. & L., .	92,675 00	2,950 00			1,208 31	a	25 00
Clifton Building & Loan, .	8,200 00	605 00			553 46	a	
Commercial B. & L., . .	40,200 00	565 00			5 55	17 45	422 70
Concord Prem. B. & L., .	31,700 00				1,890 39	a	118 50
East Park Prem. B. & L.,	10,175 00				247 99	a	
Eighth Ward Premium Building & Loan, No. 2,	14,250 00				306 28	a	
Eintracht Prem. B. & L.,	25,000 00				2,030 62		65 00
Federal Building & Loan,	16,800 00				1,134 67	30 90	

a Not reported.

j Including loans on stock.

k Included in loans on real estate.

at End of Last Fiscal Year.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.				Total.	Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.		
Total.								
\$17,856 23	\$15,730 00	\$2,113 98	\$12 25	.....	.....	.....	\$17,856 23	\$17,843 98
30,981 55	28,392 00	2,577 05	12 50	.....	.....	.....	30,891 55	30,969 05
10,805 96	8,112 00	572 49	166 47	.....	\$2,000 00	.....	10,805 96	8,639 49
23,198 70	b 23,198 70	c	a	.....	.....	.....	23,198 70	23,198 70
41,573 23	e 40,622 47	f 650 76	.....	.....	.....	d \$300 00	41,573 23	41,273 23
38,265 00	g 33,189 40	3,740 00	a	.....	1,335 60	.....	38,265 00	36,929 40
14,702 44	g 14,444 54	256 90	a	.....	.....	.....	14,702 44	14,702 44
5,391 48	h 5,391 48	c	.....	.....	.....	.....	5,391 48	5,391 48
29,702 01	i 29,702 01	c	.....	.....	.....	.....	29,702 01	29,702 01
30,820 95	b 30,820 95	c	a	.....	.....	.....	30,820 95	30,820 95
60,039 63	g 52,384 85	17,654 78	a	.....	.....	.....	60,039 63	60,039 63
26,653 30	m 26,653 30	c	a	.....	.....	.....	26,653 30	26,653 30
25,351 62	28,900 50	1,451 12	.....	.....	.....	.....	25,351 62	25,351 62
96,858 31	i 96,858 31	c	.....	.....	.....	.....	96,858 31	96,858 31
4,358 46	g 4,296 00	62 46	a	.....	.....	.....	4,358 46	4,358 46
41,210 70	14,568 00	1,442 70	.....	.....	25,200 00	.....	41,210 70	16,010 70
33,708 89	b 33,708 89	c	a	.....	.....	.....	33,708 89	33,708 89
10,422 99	b 10,422 99	c	a	.....	.....	.....	10,422 99	10,422 99
14,556 28	b 14,556 28	c	a	.....	.....	.....	14,556 28	14,556 28
27,095 62	h 27,095 62	c	.....	.....	.....	.....	27,095 62	27,095 62
17,965 57	h 17,965 57	c	.....	.....	.....	.....	17,965 57	17,965 57

a Not reported.

b Not including arrears, but including advance payments and profits.

c Included in dues on shares in force.

d Dues on paid up stock.

e Not including arrears, but including divided profits.

f Divided profits included in dues on shares in force.

g Not including arrears, but including advance payments.

h Including profits.

i Not including arrears, but including profits.

m Including advance payments and profits.

TABLE V.—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Allegheny County—Continued.</i>							
<i>Allegheny—</i>							
Garfield Premium Building and Loan, No. 2, . .	\$72,300 00				\$1,218 47		
German Building & Loan.	5,784 00	\$66 00			616 54		
German Prem. & L., No. 2.	7,900 00				233 35	a	
Germania Prem. & Loan.	15,775 00	100 00	\$1,550 00		148 16	a	
Great Western Premium Building and Loan, . .	42,700 00	5,450 00	7,350 00		5,401 14	a	\$150 00
Home Mutual B. & L., . .	194,800 00	3,000 00				\$5,294 22	64 84
Hope Building and Loan, .	106,220 00	21,580 00			4,852 43	a	
Humboldt Premium Building and Loan, No. 2, . .	66,650 00				217 18	a	
Juniata Prem. B & L., . .	66,500 00	738 81			1,554 83	a	20 00
LaFayette B'd'g & Loan,	22,000 00				328 78	a	
Liberty Building & Loan,	66,900 00				782 40	a	
Madison B'd'g & Loan, . .	j 44,125 00	k			30 72	a	77 00
Monitor Premium Building and Loan, No. 3, . .	27,500 00		538 43		496 56	a	
National Premium Building and Loan, No. 3, . .	42,700 00				2,148 95	a	
North Avenue Premium and Loan, No. 2,	15,900 00				5 22	a	40 00
North Side Prem. & Loan,	9,500 00				118 72	a	
O' Hara Prem. B. & L., . .	24,100 00	3,600 00			1,190 70	a	65 00
Ohio St. Premium & Loan,	50,800 00				44,312	a	
Penn. Premium B. & L.,	9,600 00	200 00	3,475 00			a	
Pleasant Valley B. & L.,	46,200 00				742 21	a	50 00
Progress Premium B. & L.,	8,200 00	1,112 00			830 73	52 12	
Reserve Premium B. & L.,	3,750 00		127 68		3 50		
Safe Investment B. & L.,	24,650 00	315 00			1,737 47	a	50 00
Sp'g Garden Bor. B. & L.,	38,000 00	823 48			431 92	a	100 00

a Not reported.

j Including loans on stock.

k Included in loans on real estate.

at end of Last Fiscal Year—Continued.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force, plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.								
\$73,518 47	\$72,274 75	\$1,243 72	.....	.....	.....	.....	\$73,518 47	\$73,518 47
6,466 54	b 6,466 54	c	.....	.....	.....	.....	6,466 54	6,466 54
8,133 35	f 8,133 35	c	.....	.....	.....	.....	8,133 35	8,133 35
17,573 16	n 15,352 47	f 223 29	a	.....	\$1,997 40	.....	17,573 16	15,575 76
61,051 14	n 60,161 44	f 889 70	a	.....	.....	.....	61,051 14	61,051 14
203,159 06	136,660 25	e 48,708 88	.....	.....	3,054 46	o \$14,735 47	203,159 06	185,369 13
132,652 43	b 132,652 43	c	a	.....	.....	.....	132,652 43	132,652 43
66,867 18	e 66,711 91	f 155 27	a	.....	.....	.....	66,867 18	66,867 18
68,813 17	b 68,813 11	c	a	.....	.....	.....	68,813 17	68,813 17
22,328 78	b 22,328 78	c	a	.....	.....	.....	22,328 78	22,328 78
67,682 40	b 67,682 40	c	a	.....	.....	.....	67,682 40	67,682 40
44,232 72	b 44,232 72	c	a	.....	.....	.....	44,232 72	44,232 72
28,534 99	b 28,534 99	c	a	.....	.....	.....	28,534 99	28,534 99
44,848 95	n 44,250 63	f 598 32	a	.....	.....	.....	44,848 95	44,848 95
15,945 22	b 15,945 22	c	a	.....	.....	.....	15,945 22	15,945 22
9,618 72	b 9,618 72	c	a	.....	.....	.....	9,618 72	9,618 72
28,955 70	b 28,955 70	c	a	.....	.....	.....	28,955 70	28,955 70
51,243 12	b 51,243 12	c	a	.....	.....	.....	51,243 12	51,243 12
13,275 00	d 10,149 64	729 99	a	.....	2,395 37	.....	13,275 00	10,879 63
46,992 21	b 46,992 21	c	a	.....	.....	.....	46,992 21	46,992 21
10,194 85	e 10,194 85	c	.....	.....	.....	.....	10,194 85	10,194 85
3,881 18	e 3,881 18	c	.....	.....	.....	.....	3,881 18	3,881 18
26,752 47	b 26,752 47	c	a	a	a	a	26,752 47	26,752 47
39,355 40	b 35,355 40	c	a	.....	4,000 00	.....	39,355 40	35,355 40

a Not reported.

b Not including arrears, but including advance payments and profits.

c Included in dues on shares in force.

e Not including arrears, but including divided profits.

f Divided profits included in dues on shares in force.

h Including profits.

i Not including arrears, but including profits.

n Not including arrears but including advance payments and divided profits.

o Due on matured shares.

e Including profits.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of association.	Other securities.			
<i>Allegheny County—Continued.</i>						
<i>Allegheny—</i>						
Sp'g Hill Premium B. & L.,	\$36,450 00				\$96 80	a
Standard Building & Loan,	1140,515 00	\$5,385 00			9,672 68	a
Twelfth Ward P. & L.,	35,500 00		\$218 61		910 58	a
Union Building and Loan,	24,446 00	6,247 04	606 96		812 50	a
U. S. Excelsior B., No. 3.,	10,900 00	215 00			1,053 15	\$484 65
Wash'n Premium B. & L.,	h 42,250 00	i			417 52	a
Woods Run B. & L.,	84,550 00	6,810 23			3 84	54 95
Workingmen's P. & L.,	19,600 00	2,300 00	38,400 00		3,073 46	a
Workmen P. & L.,	35,000 00	1,765 91			738 13	
Avalon—Ohio Valley B. & L.,	5,300 00				350 29	
Banksville—Peo. Mut. B. & L.,	2,800 00				143 39	40 00
Bellevue—B'e H'd L. & T. Co.,	22,300 00				422 22	
<i>Beltzhoover—</i>						
Fidelity Dime B. & L.,	1,300 00	115 00			704 03	92 62
Rising Star Mut. B. & L.,	2,600 00	279 40			254 74	98 00
Braddock—Consolid't B. & L.,	72,500 00				1,932 53	11,208 23
Bridgeville—B'ville B. & L.,	14,500 00				914 19	14 40
Brushton—Brushton B. & L.,	10,750 00	25 00			455 11	75 00
Castle Shannon—C. S. B. & L.,	24,300 00	2,400 00			402 48	3 20
Coraopolis—C'opolis B. & L.,	13,300 00				192 07	260 88
Crafton—Shingess B. & L. of Chartiers Township, . .	34,060 00	650 00			497 05	a
Duquesne—Duquesne B. & L.,	26,000 00				1,133 60	
<i>Etna—</i>						
Etna Borough B. & Loan,	23,750 00	9,866 09	10,000 00		2,441 46	a
People's B. & L. of Etna and Sharpsburg,	151,900 00	10,400 00			22 30	270 35

a Not reported.

f Including \$22,100.00 loaned on 221 shares of first series, now matured.

h Including loans on stock.

i Included in loans on real estate.

l Not including dues in arrears.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.		
Total.	Dues paid in on shares in force.	Profits.					Total.	Dues paid in on shares in force, plus profits.
\$36,546 80	b \$36,546 80	c	a	.....	.....	.....	\$36,546 80	\$36,546 80
155,572 68	b 104,798 37	c	a	.....	.....	g \$50,774 31	155,572 68	104,798 37
36,629 19	b 36,629 19	c	a	.....	.....	.....	36,629 19	36,629 19
32,112 50	32,112 50	c	a	.....	.....	.....	32,112 50	32,112 50
12,652 80	10,831 60	\$622 29	\$1,198 91	.....	.....	.....	12,652 80	11,453 89
42,667 52	b 42,667 52	c	a	.....	.....	.....	42,667 52	42,667 52
91,827 08	77,299 75	14,527 33	.....	.....	.....	.....	91,827 08	91,827 08
63,562 46	d 56,778 75	4,831 20	a	.....	.....	1,552 51	63,562 46	61,609 95
37,589 04	b 37,589 04	c	a	.....	.....	.....	37,589 04	37,589 04
5,818 54	e 3,418 54	c	.....	.....	\$2,400 00	.....	5,818 54	3,418 54
2,983 39	2,769 00	214 39	.....	.....	.....	.....	2,983 39	2,983 39
22,722 22	9,284 00	j 3,661 78	.....	\$16,100 00	1,000 00	.....	26,384 00	5,622 22
2,338 15	k 2,210 25	127 90	a	.....	.....	.....	2,338 15	2,338 15
3,232 14	e 3,032 14	c	.....	.....	200 00	.....	3,232 14	3,032 14
75,973 84	d 65,868 25	10,105 59	a	.....	.....	.....	75,973 84	75,973 84
15,428 59	e 14,100 69	c	1,327 90	.....	.....	.....	15,428 59	14,100 69
11,305 11	4,430 11	225 60	250 00	.....	6,400 00	.....	11,305 11	4,655 11
27,165 68	20,486 40	3,120 14	357 61	.....	3,200 00	1 53	27,165 68	23,606 54
13,752 95	3,386 50	522 74	67 15	.....	.....	m 9,776 56	13,752 95	3,909 24
35,207 05	1 26,775 95	6,939 83	125 00	.....	.....	g 1,366 27	35,207 05	33,715 78
27,247 60	18,245 50	2,859 90	.....	.....	.....	n 6,142 20	27,247 60	21,105 40
46,057 55	d 42,541 20	3,516 35	a	.....	.....	.....	46,057 55	46,057 55
165,787 65	140,640 50	19,747 15	5,400 00	.....	.....	.....	165,787 65	160,387 65

a Not reported.

b Not including arrears, but including advance payments and profits.

c Included in dues on shares in force.

d Not including arrears, but including advance payments.

e Including profits.

g Due on matured shares.

j Loss.

k Including advance payments.

l Not including dues in arrears.

m Including \$9,500 00 due on paid up stock.

n Including \$5,537.30 unearned premiums and \$500.00 due on paid up stock.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Receipts.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Allegheny County—Continued.</i>							
<i>Allegheny—</i>							
Glenshaw—Pine Creek Valley Building and Loan, . .	\$43,396 96	\$520 00	.....	.....	\$257 93	.....	.....
Homestead—Hom's'd B. & L.,	81,407 20	800 00	\$2,000 00	\$653 23	1,052 28	\$1,562 80	.....
Hope Church—H. Ch. B. & L.,	4,700 00	.....	.....	.....	95 20	a	.....
Mansfield Valley — Anchor Building and Loan, . .	43,300 00	.....	.....	3,000 00	3,012 58	60 90	.....
<i>McKeesport—</i>							
Home Security B. & Loan,	121,200 00	.....	.....	618 42	287 40	12,042 57	.....
McKeesport B. & Loan, .	126,200 00	.....	.....	.....	2,940 40	1 526 55	\$110 50
New Enterprise B. & L., .	79,800 00	.....	.....	.....	5,524 22	1966 43	379 70
Union Savings Fund & L.,	t 665,000 00	.....	.....	4,953 59	19,357 28	14,402 14	6,856 71
Un. Sav. Fund & L., No. 2,	156,800 00	.....	.....	1,377 14	786 17	11,451 14	114 05
<i>McKees' Rocks—</i>							
McKees' Rocks B. and L.,	116,307 40	1,804 50	.....	260 00	3,814 07	2,307 84	75 00
McK. R. Modern B. & L.,	5,500 00	80 00	.....	.....	.....	b	.....
<i>Mount Oliver—</i>							
Lower St. Clair B. and L.,	3,800 00	.....	.....	.....	891 51	135 00	.....
Mt. O. & Knoxville B. & L.,	13,700 00	500 00	.....	.....	1,712 94	b	.....
<i>Oakdale Station—Beechmont Building and Loan, . .</i>	16,900 00	.....	.....	.....	.....	.....	.....
<i>Pittsburg—</i>							
Aeme Building and Loan,	45,100 00	13,199 00	.....	.....	573 58	.....	85 0

a Not reported.

b Not reported.

t Including \$24,600.00 loaned on 123 shares of the fourth series, now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All others.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force, plus profits.
\$44,174 89	\$27,051 60	\$5,131 21	.....	.....	\$6,400 00	o \$5,592 08	\$44,174 89	\$32,182 81
86,475 51	1 54,566 49	10,054 17	\$207 00	\$21,647 85	.....	.....	86,475 51	64,620 66
4,795 20	p 4,741 67	q 53 53	a	.....	.....	.....	4,795 20	4,795 20
49,373 48	e 49,373 48	c	.....	.....	.....	.....	49,373 48	49,373 48
124,148 39	d 45,028 75	9,119 64	a	.....	.....	r 70,000 00	124,148 39	54,148 3 9
129,777 45	d 88,934 00	19,638 12	a	.....	.....	s 21,205 33	129,777 45	108,572 12
86,670 35	d 71,394 25	14,778 62	a	.....	.....	497 48	86,670 35	86,172 87
400,569 72	d 175,386 00	42,280 13	a	.....	.....	u 182,903 59	400,569 72	217,666 13
160,528 50	d 94,876 75	25,005 03	a	.....	.....	v 40,646 72	160,528 50	119,881 78
124,568 81	104,897 00	a 19,671 81	.....	.....	.....	.....	124,568 81	124,568 81
5,580 00	c 4,078 59	73 13	b	1,300 00	128 28	.....	5,580 00	4,151 72
4,826 51	d 4,826 51	e	.....	.....	.....	.....	4,826 51	4,826 51
15,912 94	f 13,438 06	274 88	.....	.....	2,200 00	.....	15,912 94	13,712 94
16,900 00	11,135 00	a 4,757 22	60 00	947 78	.....	.....	16,900 00	15,892 22
58,957 58	50,559 00	8,398 58	.....	.....	.....	.....	58,957 58	58,957

a Not reported.

c Included in dues on shares in force.

d Not including arrears, but including advance payments.

e Including profits.

p Not including arrears, but including advance payments and divided profits.

l Not including dues in arrears.

o Including \$5,494 due on matured shares.

q Divided profits included in dues on shares in force.

r Due on paid up stock.

s Including \$20,863.86 unearned premiums.

u Including \$44,973.95 unearned premiums, \$113,000 due on paid up stock and \$24,929.64 due on matured shares.

v Including \$23,846.72 unearned premiums, and \$16,800 due on paid up stock.

a Including unearned premiums.

b Not reported.

c Not including arrears, but including advance payments.

d Including profits.

e Included in dues on shares in force.

f Not including dues in arrears.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of association.	Other securities.			
<i>Allegheny County—Continued.</i>						
Pittsburg—						
Allemania Building and Loan of the 25th ward, .	\$14,350 00	\$1,275 00	.....	.....	.....	\$5 46
Allentown Turn B. & L., .	10,200 00	2,285 00	.....	.....	\$604 80	99 00
Alpheus Building & Loan,	25,065 00	75 00	.....	.....	19 95	.....
American Bldg. and Loan,	12,500 00	10,650 00	\$1,500 00	.....	796 36	9 00
American Iron B. and L.,	5,000 00	450 00	.....	.....	789 08	.....
Arcanum Bldg. and Loan,	87,600 00	21,375 00	.....	.....	1,612 45	1,089 83
Arlington Avenue B. & L.,	13,375 00	575 00	100 00	.....	784 90	b
Aurora Building & Loan,	32,350 00	19,500 00	.....	.....	1,206 18	b
Birmingham Dime B. & L.,	10,016 83	496 84	.....	.....	325 26	b
Bloomfield B. & L., No. 3,	26,634 00	22,450 00	.....	.....	506 52	165 00
Carson Building and Loan,	23,935 80	247 00	.....	.....	251 98	15 02
Cash Building and Loan,	201,950 00	15,620 00	.....	.....	653 68	b
Central Traction B. & L.,	23,700 00	.....	.....	.....	697 37	250 86
Chestnut Building & Loan,	23,250 00	.....	.....	.....	2,535 59	212 50
Columbia B. & L., 26th w'd,	10,450 00	9,275 00	.....	.....	136 14	b
Columbus B. & L., No. 2,	31,000 00	6,100 00	1,575 00	.....	186 22	25 00
Comet Building and Loan,	27,900 00	36,300 00	2,000 00	.....	352 40	2 30
Commonwealth B. and L.,	2,800 00	.....	.....	.....	308 09	364 00
Confidence Bldg. & Loan,	8,200 00	.....	.....	.....	1,407 62	133 08
Crescent B. and L., No. 2,	47,700 00	1,575 00	6,220 00	.....	775 99	b
Crescent B. and L., No. 1,	8,000 00	135 04	.....	.....	.....	.....
Crescent B. and L., No. 2,	15,760 00	2,465 27	.....	.....	.....	.....
Crescent B. and L., No. 3,	4,200 00	63 99	.....	.....	.....	.....
Crescent B. and L., No. 4,	7,720 00	182 86	.....	.....	.....	243 00
Crescent B. and L., No. 5,	6,600 00	18 88	.....	.....	.....	.....
Dime B. & L. of 25th ward,	47,096 89	3,850 00	.....	.....	.....	64 40

b Not reported.

at End of Last Fiscal Year—Continued.

Total.	Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.				Total.	Dues paid in on shares in force plus profits.
				Advance payments.	Due borrowers.	Borrowed money.	All other.		
\$15,630 46	d	\$15,499 28	e	.....	.....	\$131 18	.....	\$15,630 46	\$15,499 28
13,188 80		11,736 05	\$402 85	\$1,049 90	.....	.....	.....	13,188 80	12,138 90
25,159 95		12,201 75	308 20	.....	.....	12,650 00	.....	25,159 95	12,509 95
25,455 36	d	25,455 36	e	.....	.....	.....	.....	25,455 36	25,455 36
6,239 08		4,292 79	g 53 71	.....	.....	2,000 00	.....	6,292 79	4,239 08
111,827 28		83,187 75	20,663 03	476 50	.....	2,500 00	.....	111,827 28	108,850 78
14,834 90	h	14,834 90	e	.....	.....	.....	.....	14,834 90	14,834 90
53,056 18	h	53,056 18	e	.....	.....	.....	.....	53,056 18	53,056 18
10,857 28	f	5,359 84	294 18	3,203 26	.....	2,000 00	.....	10,857 28	5,654 02
49,755 52		40,185 60	9,330 77	239 15	.....	.....	.....	49,755 52	49,516 37
24,519 80	d	14,442 14	e	.....	.....	8,680 00	\$1,397 66	24,519 80	14,442 14
218,223 68	i	170,584 71	47,638 97	b	b	.....	.....	218,223 68	218,223 68
24,648 23		23,181 60	1,465 63	.....	.....	.....	.....	24,648 33	24,648 23
26,075 59	j	26,075 59	e	b	.....	.....	.....	26,075 59	26,075 59
19,861 14	h	19,861 14	e	.....	.....	.....	.....	19,861 14	19,861 14
38,886 22	d	36,076 22	e	60 00	.....	2,750 00	.....	38,886 22	36,076 22
66,554 70		55,848 00	10,191 68	515 02	.....	.....	.....	66,554 70	66,039 68
3,508 09	d	3,392 52	e	115 57	.....	.....	.....	3,508 09	3,392 52
9,740 70	d	9,740 70	e	.....	.....	.....	.....	9,740 70	9,740 70
56,330 99	d	54,055 99	e	.....	.....	2,275 00	.....	56,330 99	54,055 99
8,135 04		4,992 00	3,143 04	.....	.....	.....	.....	8,135 04	8,135 04
18,165 27		13,130 00	3,636 00	.....	.....	1,399 27	.....	18,165 27	16,766 00
4,263 99		2,912 00	727 44	.....	.....	624 55	.....	4,263 99	3,639 44
8,145 86		6,006 00	1,373 68	.....	.....	766 18	.....	8,145 86	7,379 68
6,618 88		6,591 00	27 88	.....	.....	.....	.....	6,618 88	6,618 88
51,011 29	j	31,261 29	e	b	.....	19,750 00	.....	51,011 29	31,261 29

b Not reported.

d Including profits.

e Included in dues on shares in force.

f Not including dues in arrears.

g Loss.

h Not including arrears, but including profits.

i Not including arrears, but including advance payments and amount due borrowers.

j Including advance payments and profits.

k Due on paid up stock.

l Unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Allegheny County—Continued.</i>							
<i>Pittsburg—</i>							
Dime Sav'gs Fund & Loan,	\$25,700 00	.....	.....	.....	\$168 22	.....	.....
Dispatch Building & Loan.	9,400 00	.....	.....	.....	3,354 20	f \$85 93	\$273 08
Duquesne Heights B. & L.,	24,300 00	\$3,200 00	.....	.....	1,001 95	b	.....
Dwelling House B. & L.,	18,200 00	600 00	.....	.....	885 78	b	\$00 95
Eagle Building and Loan,	26,350 00	2,200 00	.....	.....	1,163 27	b	.....
Eagle Building of Bloomfield, 2d series,	25,900 00	.....	\$3,941 32	.....	1,766 80	.....	.....
Eagle Building of Bloomfield, 3d series,	23,800 00	.....	.....	.....	56 81	.....	.....
East End B. and L., No. 1,	96,000 00	80,500 00	.....	.....	.....	1,177 46	100 00
East End B. and L., No. 2,	29,200 00	200 00	.....	.....	1,624 83	158 50	.....
East Liberty B. and L., . .	31,300 00	86,443 32	.....	.....	5 57	b	150 00
Eighteenth Ward Ten Cent B. and L.,	6,700 00	265 00	.....	.....	.....	b	80 00
Eureka Sav. F. and L., . .	70,964 22	300 00	.....	.....	1,356 55	f 1,044 02	128 35
Fidelity B. and L.,	38,550 00	8,270 00	.....	.....	269 00	b	.....
Fifth Avenue Building, . .	84,750 00	31,250 00	.....	.....	841 00	.....	17 97
Fifth Ave. Traction B., . .	67,490 00	5,600 00	.....	.....	2,376 46	180 20	54 20
Fireside B. and L.,	120,510 00	14,430 00	.....	.....	4,764 62	2,316 00	.....
F. L. John B. and L.,	10,900 00	1,020 00	925 00	.....	45 53	.....	100 00
Fort Liberty B. and L., . .	41,400 00	93,181 00	.....	.....	27 30	b	200 00

b Not including arrears, but including advance payments.

e Not including dues in arrears.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$25,868 22	j \$17,702 62	e	\$250 00	.....	\$4,415 60	k \$3,500 00	\$25,868 22	\$17,702 62
13,113 21	f 12,652 00	\$461 21	.....	.....	.....	.....	13,113 21	13,113 21
28,501 95	19,890 00	3,775 81	.....	.....	2,500 00	12,336 14	28,501 95	23,665 81
19,986 73	h 19,136 73	e	204 00	.....	646 00	.....	19,986 73	19,136 73
29,713 27	h 28,213 27	e	.....	.....	1,500 00	.....	29,713 27	28,213 27
31,608 12	24,352 20	7,255 92	.....	.....	.....	.....	31,608 12	31,608 12
23,856 81	12,854 00	568 81	.....	.....	10,704 00	.....	23,856 81	13,152 81
177,777 46	117,390 00	a 60,151 53	38 87	.....	197 06	.....	177,777 46	177,541 53
31,183 33	19,716 00	a 7,929 03	38 30	.....	3,500 00	.....	31,183 33	27,645 03
117,898 89	c 117,898 89	d	.....	.....	.....	.....	117,898 89	117,898 89
7,045 00	e 5,925 80	14 70	b	.....	1,054 50	50 00	7,045 00	5,940 50
73,793 14	e 51,641 50	9,439 43	g 5 98	.....	.....	h 12,706 23	73,793 14	61,080 93
47,089 00	e 40,930 18	6,158 82	b	.....	.....	.....	47,089 00	47,089 00
116,858 97	101,608 09	15,250 97	.....	.....	.....	.....	116,858 97	116,858 97
75,700 86	1 65,483 85	5,446 05	b	.....	.....	4,770 96	75,700 86	70,929 90
142,020 62	j 142,020 62	d	b	.....	.....	.....	142,020 62	142,020 62
12,990 53	k 8,668 53	d	1,322 00	.....	3,000 00	.....	12,990 53	8,668 53
134,811 30	1 134,811 30	d	b	.....	.....	.....	134,811 30	134,811 30

f Not including dues in arrears.
j Including advance payments and profits.
h Not including arrears, but including profits.
e Included in dues on shares in force.
l Unearned premiums.
a Including unearned premiums.
b Not reported.
c Not including arrears, but including profits.
d Included in dues on shares in force.
e Not including arrears, but including advance payments.
f Not including dues in arrears.
g Not including dues paid in advance.
h Including \$7,000 due on paid up stock.
i Including advance payments.
j Including advance payments and profits.
k Including profits.
l Not including arrears but including advance payments and profits.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of association.	Other securities.			
<i>Allegheny County—Continued.</i>						
<i>Pittsburg—</i>						
Fort Pitt B. and L., . . .	\$3,800 00	.....	.....	.....	\$609 30	b
Fort Pitt B. & L., No. 2, .	3,400 00	\$200 00	.....	.....	425 79	b
Frankstown Av. B. & L., .	5,900 00	550 00	.....	.....	25 61	\$85 20
Frankst'n B. & L., No. 4, .	139,270 00	5,330 00	.....	.....	2,134 70	.....
Friendship B. and L., . .	7,450 00	775 00	.....	.....	845 51	46 25
German B. and L.,	31,800 00	14,850 00	\$2,600 00	.....	385 11	34 81
German B. and L., No. 2, .	36,600 00	12,600 80	7,600 00	.....	5,834 69	175 00
Globe Mutual B. and L., .	170,565 00	8,335 00	.....	.....	16,730 16	b
Grant Street Building and Loan, 3rd Series,	8,050 00	2,300 00	.....	.....	1 89	.....
Great Eastern B. and L., .	181,577 28	15,550 00	.....	.....	2,949 13	b
Great Eastern B. and L., No. 2,	31,400 00	275 00	.....	.....	1,158 59	.....
Harmony B. and L., . . .	14,875 00	8,150 00	.....	.....	10 54	.....
H. C. Wolf B. and L., . .	32,874 00	3,641 00	.....	.....	2 56	b
Heptasophs B. and L., . .	6,100 00	425 00	.....	.....	103 10	375 07
Home B. and L. of the 31st Ward,	34,025 00	4,965 00	.....	.....	21 46	.....
Home B. and L. of the 26th Ward,	11,825 00	.....	1,650 00	.....	332 96	.....
Improved B. and L. of the 28th Ward,	6,600 00	50 00	.....	.....	5 98	b
Improved Wash. B. & L., .	89,050 00	20,300 00	1,200 00	.....	60 65	b
Independent Dep't. & L., .	76,200 00	.....	.....	.....	680 42	b
Industrial B. and L., . . .	123,200 00	4,275 00	.....	.....	4,343 00	b
Iron and Glass B. and L., .	p 63,092 63	q	.....	.....	933 73	.....
Iron City Deposit & Loan, .	125,498 10	400 00	.....	.....	373 31	.....
J. M. Guskv B. and L., . .	28,350 00	.....	.....	.....	851 53	.....

b Not reported.

k Including profits.

q Included in loans on real estate.

at End of Last Fiscal Year.

Gross Assets.	Total.	Dues paid in on shares in force.	Profits.	Liabilities.				Total.	Dues paid in on shares in force plus profits.
				Advance payments.	Due borrowers.	Borrowed money.	All other.		
	\$4,409 30	c \$3,159 30	d	.....	.....	\$1,250 00	.....	\$4,409 30	\$3,159 30
	4,255 60	e 4,255 60	d	b	.....	.....	.....	4,255 60	4,255 60
	6,599 81	5,564 00	\$85 84	\$50 00	.....	471 47	\$428 50	6,599 81	5,649 84
	146,734 70	126,440 50	18,788 20	.....	.....	1,506 00	.....	146,734 70	145,228 70
	9,116 76	i 8,864 59	252 17	b	.....	.....	.....	9,116 76	9,116 76
	49,669 92	43,524 00	6,003 55	142 37	.....	.....	.....	49,669 92	49,527 55
	62,900 49	k 62,725 49	d	175 00	.....	.....	.....	62,900 49	62,725 49
	195,630 16	m 129,498 70	66,131 46	b	b	.....	.....	195,630 16	195,630 16
	10,351 89	10,238 40	113 49	.....	.....	.....	.....	10,351 89	10,351 89
	200,076 41	f 152,605 00	29,818 65	604 50	.....	.....	17,048 26	200,076 41	182,423 65
	32,833 59	30,455 75	748 44	1,045 75	\$583 65	.....	.....	32,833 59	31,204 19
	23,035 54	21,251 00	1,136 51	648 03	.....	.....	.....	23,035 54	22,387 51
	36,909 36	f 33,906 60	3,002 76	.....	.....	.....	.....	36,909 36	36,909 36
	7,035 67	4,809 00	203 67	71 00	.....	1,000 00	952 00	7,035 67	5,012 67
	39,011 46	37,414 68	1,596 78	.....	.....	.....	.....	39,011 46	39,011 46
	13,807 96	k 13,807 96	d	.....	.....	.....	.....	13,807 96	13,807 96
	6,655 98	e 4,378 40	171 83	b	.....	.....	n 2,105 75	6,655 98	4,550 23
	110,635 65	1109,360 54	d	b	.....	1,000 00	275 11	110,635 65	109,360 54
	76,880 42	f 29,052 62	1,194 80	.....	733 00	18,900 00	o 27,000 00	76,880 42	30,247 42
	136,818 00	m 117,661 30	19,156 70	b	b	.....	.....	136,818 00	136,818 00
	64,089 11	58,095 56	4,636 34	.....	.....	1,300 00	57 51	64,089 11	62,731 90
	126,271 41	74,526 96	8,344 45	.....	.....	.....	o 43,400 00	126,271 41	82,871 41
	29,201 58	k 14,701 58	d	.....	.....	14,500 00	.....	29,201 58	14,701 58

b Not reported.

c Not including arrears, but including profits.

d Included in dues on shares in force.

e Not including arrears, but including advance payments.

f Not including dues in arrears.

i Including advance payments.

k Including profits.

l Not including arrears, but including advance payments and profits.

m Not including arrears, but including advance payments and amount due borrowers.

n Including \$2,100 due on paid up stock.

o Due on paid up stock.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Allegheny County.—Continued.</i>							
<i>Pittsburg—</i>							
Josephine B. L., No. 1,	\$114,705 00	\$2,397 50	.....		\$203 51	b	\$45 00
Josephine B. & L., No. 2,	117,168 88	3,505 00	.....		1,239 42	b	115 00
Josephine B. & L., No. 3,	13,500 00	337 00	.....		3,952 18	b	.....
Keystone B. and L., . . .	13,500 00	.....	.....		1,358 25	b	.....
Lawrence B. and L., . . .	91,650 00	.....	.....		6,439 40	\$1,977 00	100 00
Lincoln Ave. B. and L., .	48,600 00	3,275 00	.....		564 63	a	150 00
McCandless B. and L., 2d series,	31,650 00	5,250 00	\$6,000 00	.....	154 29	97 34	191 90
McCandless B. and L., 3d series,	37,050 00	1,425 00	.....		16 18	627 28	.....
Merchants' B. and L., . .	85,200 00	400 00	.....		.....	656 32	.....
Metropolitan B. and L., .	27,400 00	40,100 00	.....	\$50 00	.....	79 92	.....
Metropolitan B. & L., No. 2,	34,200 00	1,365 00	.....	.....	461 79	a	.....
Model Building and Loan,	63,600 00	700 00	.....	6,750 00	3,046 87	a	1,346 00
Modern B. and L.,	86,225 00	2,465 00	.....	.....	353 47	a	200 00
Mount Washington German B. and L.,	110,345 00	59,160 40	.....	.....	.....	37 60	65 00
Mozart Building and Loan,	112,555 00	5,330 00	550 00	1,800 00	246 28	a	200 00
Mutual Savings F. and L.,	70,748 11	.....	.....	.....	6,479 44	a	.....
National B. and L., No. 1,	83,400 00	600 00	.....	.....	5,154 99	171 71	642 12
New American Building, .	37,100 00	2,158 83	.....	.....	31 59	53 60	.....
Oregon B. and L., No. 3,	9,550 00	1,850 00	2,600 00	.....	2,065 15	.....	.....
Orpheus B. and L , . . .	78,850 00	6,375 00	.....	.....	.....	.....	.....
Pattison B. and L., . . .	27,700 00	920 00	.....	.....	451 15	19 00	.....
Pennsylvania B. and L.,	130,300 00	3,400 00	.....	1,420 00	301 04	a	.....

a Not reported.

b Not reported.

at End of Last Fiscal Year.

Gross As- sets.	Total.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
				Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
\$117,351 01	r	\$114,396 97	s \$1,454 04	b	.....	\$1,500 00	.....	\$117,351 01	\$115 851 01
122,028 30	r	120 788 86	s 1,239 44	b	.....	.....	.....	122,028 30	122,028 30
17,789 18	r	14,435 79	s 353 39	b	.....	3,000 00	.....	17,789 18	14,789 18
14,858 25	e	12,310 10	648 15	b	.....	.....	\$1,900 00	14,858 25	12,958 25
100,166 40	k	100,166 40	d	.....	.....	.....	.....	100,166 40	100,166 40
52,589 63	b	37 589 63	e	a	.....	15,000 00	.....	52,589 63	37,589 63
43,343 53		34,008 00	9,335 53	.....	.....	.....	.....	43,343 53	43,343 53
39,118 46		31,304 00	2,251 42	.....	.....	5,400 00	163 04	39,118 46	33,555 42
86,256 32		64,225 20	6,996 85	\$111 00	.....	14,903 72	19 55	86,256 32	71,222 05
67,639 92		53,508 00	13,527 21	539 00	\$20 00	45 71	.....	67,639 92	67,035 21
36,026 79	d	26,290 50	1,036 29	a	.....	8,700 00	.....	36,026 79	27,326 79
75,442 87	e	60,229 00	7,561 87	.....	.....	4,450 00	3,202 00	75,442 87	67,790 97
89,243 47	b	89,243 47	c	a	.....	.....	.....	89,243 47	89,243 47
169,608 00	f	169,607 13	c	.....	.....	0 87	.....	169,608 00	169,607 13
120,681 28	b	115,431 28	c	a	.....	5,250 00	.....	120,681 28	115,431 28
77,227 55	d	22,851 16	3,426 39	a	150 00	.....	g 50,800 00	77,227 55	26,277 55
89,968 82		39,992 40	2,259 81	140 00	.....	.....	b 47,576 61	89,968 82	42,252 21
39,344 07		25,931 83	1,522 46	108 56	.....	10,919 00	862 22	39,344 07	27,454 29
16,063 15		15,341 80	664 05	57 30	.....	.....	.....	16,063 15	16,005 85
85,225 00		54,255 50	7,851 81	.....	.....	23,117 69	.....	85,225 00	62,107 31
29,090 15	b	17,390 15	c	.....	.....	11,700 00	.....	29,090 15	17,390 15
135,421 04	d	111,464 34	13,956 70	a	.....	10,000 00	.....	135,421 04	125,421 04

b Not reported.

d Included in dues on shares in force.

e Not including arrears, but including advance payments.

r Not including arrears, but including advance payments and divided profits.

s Divided profits included in dues on shares in force.

p Including loans on stock.

a Not reported.

b Not including arrears, but including advance payments and profits.

c Included in dues on shares in force.

d Not including arrears but including advance payments.

e Not including arrears.

f Including profits.

g Due on paid up stock.

h Due on prepaid stock.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Allegheny County—Continued.</i>							
<i>Pittsburg—</i>							
Penn'a Nat'l S. F. and L.,	\$32,800 00	.....	.....	.....	\$3,549 21	i \$197 00	\$412 80
People's B. and L., . . .	1326,831 91	m	.....	\$10,397 60	7,019 94	12,530 96	60 00
Pittsburg Central B. & L.,	49,027 00	\$11,205 00	.....	.....	131 03	a	55 00
Pittsburg Mutual B. & L.,	34,800 00	2,500 00	.....	.....	1,387 49	241 64	.....
Pius B. and L., 2d series,	12,300 00	1,500 00	\$875 00	.....	148 06	.....	40 00
Polish-American B. & L.,	6,000 00	135 00	100 00	.....	125 12	a	300 00
Popular B. and L., . . .	30,900 00	1,200 00	.....	.....	1,602 20	.....	.....
Powderly B. and L., . . .	25,000 00	825 00	1,000 00	.....	2,113 30	271 52	60 00
Progressive Mut'l S.F. & L.	72,465 13	300 00	.....	.....	1,679 63	a	.....
Prospect B. and L., . . .	62,200 00	8,360 00	.....	.....	6,859 76	336 80	50 00
Provident B. and L., . .	30,300 00	925 00	.....	.....	1,177 47	195 70	125 00
Pulaski B. and L., . . .	82,150 00	4,150 00	4,900 00	.....	2,092 42	.....	50 00
Riceville B. and L., No.2,	25,700 00	16,325 00	2,575 00	.....	.....	a	.....
Riceville B. and L., No.3,	22,800 00	575 00	500 00	.....	2,038 57	a	50 00
Rose Building and Loan,	11,900 00	1,290 00	.....	.....	405 19	75 00	.....
Safe Ten-Cent B. and L.,	32,050 00	2,900 00	.....	.....	27 12	a	115 00
Sarah Building and Loan,	134,895 00	.....	.....	.....	61 07	a	55 00
Savings Fund B. and L.,	67,080 00	1,500 00	.....	.....	.....	a	.....
Second Ave. 10-Cent B. & L.	6,200 00	.....	.....	.....	111 10	.....	.....
Security S. F. and L., . .	55,350 00	1,665 00	.....	.....	1,029 94	120 00	.....
Seventh Ward B. & L., 2d series,	33,700 00	2,350 00	.....	.....	673 67	12 80	8,464 12
Seventh Ward B. & L., 3d series,	33,700 00	1,960 00	.....	.....	129 95	100 50	.....
Sixteenth Ward Building and Loan No. 2,	11,940 00	100 00	3,300 00	.....	6 09	20 93	.....
Smoky City B. & L., No. 2	72,490 00	53,267 50	.....	.....	662 24	1,001 51	62 50

a Not reported.

i Not including dues in arrears.

l Including loans on stock.

m Included in loans on real estate.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					Dues paid in on shares in force plus profit.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						
\$36,959 01	d \$16,617 32	\$724 20	\$50 00	.....	.....	k \$19,567 49	\$36,959 01	\$17,341 52
356,840 41	250,334 50	104,508 09	1,953 17	.....	.....	44 65	356,840 41	354,842 59
60,418 03	b 60,418 03	c	a	.....	.....	.....	60,418 03	60,418 03
38,929 13	28,663 50	8,106 48	.....	.....	.....	n 2,159 15	38,929 13	36,769 98
14,863 06	f 7,857 84	c	32 20	\$150 00	\$6,823 02	.....	14,863 06	7,857 84
6,660 12	d 4,794 25	160 87	a	1,705 00	.....	.....	6,660 12	4,955 12
33,702 20	o 32,376 82	p 1,325 38	.....	.....	.....	.....	33,702 20	33,702 20
29,269 82	f 29,269 82	c	.....	.....	.....	.....	29,269 82	29,269 82
74,444 76	f 74,444 76	c	.....	.....	.....	.....	74,444 76	74,444 76
77,806 56	q 71,806 56	c	a	.....	6,000 00	.....	77,806 56	71,806 56
32,723 17	27,931 80	1,367 17	1,699 00	.....	.....	1,725 20	32,723 17	29,298 97
93,342 42	f 83,192 42	c	.....	.....	10,150 00	.....	93,342 42	83,192 42
44,600 00	r 44,240 46	c	.....	.....	359 54	.....	44,600 00	44,240 46
25,963 57	r 15,108 59	c	.....	.....	10,854 98	.....	25,963 57	15,108 59
13,670 19	f 13,670 19	c	.....	.....	.....	.....	13,670 19	13,670 19
35,092 12	d 29,514 40	1,927 72	a	.....	3,650 00	.....	35,092 12	31,442 12
135,011 07	f 132,011 07	c	a	.....	3,000 06	.....	135,011 07	132,011 07
68,640 00	d 49,496 80	3,782 25	a	.....	15,360 95	.....	68,640 00	53,279 05
6,311 10	6,252 10	59 00	.....	.....	.....	.....	6,311 10	6,311 10
58,164 94	q 57,164 94	c	a	.....	1,000 00	.....	58,164 94	57,164 94
45,200 59	31,356 00	3,426 52	654 82	.. . .	9,625 00	138 25	45,200 59	34,782 52
35,890 46	21,476 00	963 38	106 28	.....	13,165 00	179 80	35,890 46	22,439 38
15,367 02	11,918 40	250 53	82 80	.....	2,500 00	615 29	15,367 02	12,168 93
127,483 75	94,778 50	32,489 24	216 01	.....	.....	.....	127,483 75	127,267 74

a Not reported.

b Not including arrears but including advance payments and profits.

c Included in dues on shares in force.

d Not including arrears but including advance payments.

f Including profits.

j Not including dues in advance.

k Including \$19,443.84 due on prepaid stock.

n Unearned premiums.

o Including divided profits.

p Divided profits included in dues on shares in force.

q Including advance payments and profits.

r Not including arrears but including profits.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of association.	Other securities.			
<i>Allegheny County—Continued.</i>						
<i>Pittsburgh—</i>						
Smoky City B. & L. No. 2, second series,	\$28,066 50	\$440 00	. . . . .		\$16 99	\$689 40
Smoky City B. & L. of the Twenty-fourth Ward, . .	23,775 00	817 00	. . . . .		16	7 50
South Side B. and L., . .	36,500 00	1,875 00	. . . . .		1 35	11 06
South Side Turner Building and Loan,	9,650 00	45 00	. . . . .		829 30	a
South Twelfth St. B. & L., .	70,475 00	2,308 00	\$414 16	. . . . .	724 75	a
Steuben B. & L. No. 2, . .	37,500 00	35,400 00	. . . . .		12 00	557 84
Ten Cent Tutor B. & L., . .	18,280 00	776 00	1,080 00	. . . . .	7,845 37	a
Thirtieth Ward B. & L., . .	66,200 00	4,900 00	. . . . .		4 13	135 48
Thirtieth Ward Building and Loan No. 2,	25,300 00	1,800 00	. . . . .		5 09	. . . . .
Traction B'ldg and Loan, .	76,575 00	3,350 00	. . . . .		125 25	a
Turners' B'ldg and Loan, .	86,050 00	33,521 46	. . . . .		8,569 80	1,203 54
Tutor B'ldg and Loan, . .	49,505 00	5,143 00	2,300 00	\$1,900 00	1,639 75	264 79
Twelfth Ward Union Building and Loan,	11,950 00	. . . . .	. . . . .		58 75	. . . . .
Twenty-eighth Ward Building and Loan,	70,700 00	6,250 00	. . . . .		2,388 04	. . . . .
Twenty-first Ward Building and Loan No. 2,	13,100 00	1,875 00	. . . . .		1,131 80	78 60
Twenty-first Ward Building and Loan No. 3,	40,400 00	7,100 00	. . . . .		566 94	100 00
Twenty-seventh Ward B. & L. No. 2, third series,	8,000 00	125 00	2,850 00	. . . . .	226 39	50 00
Twenty-third Ward Building and Loan,	54,600 00	1,200 00	. . . . .		461 79	387 50
Uhland B'ldg and Loan, . .	9,500 00	7,500 00	. . . . .		760 58	a
United Mutual B. & L., . . j	318,200 00	k	. . . . .		2,746 35	a
U. S. Excelsior Building No. 1,	7,800 00	. . . . .	. . . . .		113 56	2,795 67

a Not reported.

j Including loans on stock.

k Included in loans on real estate.

at End of Last Fiscal Year—Continued.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profit.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.								
\$29,242 89	\$13,635 00	\$2,654 64	\$403 25		\$12,550 00		\$29,242 89	\$16,289 64
24,629 66	17,448 46	606 21	274 99		6,300 00		24,629 66	18,054 67
38,732 41	32,606 30	3,306 11	1,220 00		1,600 00		38,732 41	35,912 41
10,548 26	b 10,548 26	c					10,548 26	10,548 26
74,046 91	d 70,296 91	c a			3,750 00		74,046 91	70,296 91
73,499 84	60,523 00	11,709 84	1,262 00				73,499 84	72,237 84
27,981 37	e 24,333 00	2,738 37	a \$1,010 00				27,981 37	26,971 37
71,277 11	f 71,277 11	c a					71,277 11	71,277 11
27,169 59	g 24,769 59	c			2,400 00		27,169 59	24,769 59
80,050 25	h 68,762 03	7,888 22			3,400 00		80,050 25	76,650 25
129,344 80	101,283 00	24,261 80			3,800 00		129,344 80	125,544 80
61,052 54	g 57,202 54	c 1,500 00 675 00 400 00 \$1,275 00					61,052 54	57,202 54
12,008 75	11,641 20	367 55					12,008 75	12,008 75
79,338 04	g 79,322 90	c 15 14					79,338 04	79,322 90
16,185 40	12,916 80	685 35 83 25			2,500 00		16,185 40	13,602 15
48,166 94	43,719 00	4,447 94					48,166 94	48,166 94
11,251 39	g 11,251 39	c					11,251 39	11,251 39
56,649 29	43,762 50	9,519 27 312 75				i 3,054 77	56,649 29	53,281 77
17,760 58	h 15,425 30	2,335 28					17,760 58	17,760 58
320,946 35	e 221,435 60	99,510 75 a					320,946 35	320,946 35
10,709 23	8,247 20	2,462 03					10,709 23	10,709 23

a Not reported.

b Not including arrears, but including profits.

c Included in dues on shares in force.

d Not including arrears, but including advance payments and profits.

e Not including arrears, but including advance payments.

f Including advance payments and profits.

g Including profits.

h Not including arrears.

i Unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of association.	Other securities.			
<i>Allegheny County—Continued.</i>						
Pittsburg—						
U. S. Excelsior Building No. 6,	\$10,988 53	.....	.....	.....	\$759 96	\$2,205 71
Unity Building and Loan,	89,950 00	\$200 00	.....	.....	2,170 03	.....
Utility B'ldg and Loan,	77,539 34	148 09	.....	.....	.....	a
Vorwaerts Building,	3,800 00	1,675 00	\$100 00	.....	112 91	96 00
West End B'ldg & Loan,	65,390 00	1,360 00	.....	.....	1,144 52	a
William Penn B. and L.,	16,200 00	6,995 00	6,000 00	.....	224 51	50 00
Workingmen's B. & L., 3d section, Dime series,	51,375 00	200 00	.....	.....	.....	132 18
Rankin Station—Rankin Ten Cent B'ldg and Loan,	650 00	.....	.....	.....	946 48	.....
Sewickley—						
Sewickley B. & L. No. 1,	17,265 00	1,000 00	.....	.....	800 25	.....
Sewickley B. & L., No. 2,	13,060 00	650 00	.....	.....	520 16	.....
Sewickley B. & L. No. 3,	8,116 00	.....	.....	.....	642 40	.....
Sewickley B. & L. No. 4,	5,207 00	300 00	.....	.....	569 20	.....
Sharpsburg—						
Dime Savings B. & L.,	56,100 00	6,550 00	.....	.....	731 95	.....
Excelsior B'ldg & Loan,	36,750 00	2,850 00	.....	.....	105 58	13 00
Independent B. & L.,	46,500 00	14,300 00	.....	.....	272 66	230 70
Keystone B. & L., No. 2,	20,600 00	2,400 00	.....	.....	2,004 13	457 00
Valley Building and Loan,	90,740 00	6,500 00	.....	.....	68 61	103 50
Springdale — Springdale B. and Loan,	20,400 00	.....	.....	.....	133 41	304 89
Tarentum—Natural Gas B. and Loan,	50,519 27	2,200 00	.....	.....	11,960 56	661 24
Turtle Creek—East Pittsburg Building and Loan,	67,850 00	.....	.....	.....	14 97	a
Verona—Verona B. and L.,	126,250 00	2,675 00	.....	.....	3,183 36	907 83

a Not reported.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profit.
\$14,404 20	\$13,285 50	\$554 00	\$64 70			1 \$500 00	\$14,404 20	\$13,839 50
92,327 53	d 92,327 53	c	a				92,327 53	92,327 53
77,887 43	d 64,860 03	c	a		\$13,027 40		77,887 43	64,860 03
5,783 91	g 5,779 91	c	4 00				5,783 91	5,779 91
68,025 52	e 52,004 00	m 10,221 52	a	\$1,800 00	4,500 00		68,025 52	62,225 52
29,524 51	g 29,184 51	c	15 00		325 00		29,524 51	29,184 51
51,707 18	g 20,350 78	c			31,356 40		51,707 18	20,350 78
1,596 48	1,714 50	n 118 02					1,714 50	1,596 48
19,065 25	13,208 00	5,857 25					19,065 25	19,065 25
14,230 16	10,491 00	3,739 16					14,230 16	14,230 16
8,758 40	6,188 00	2,570 40					8,758 40	8,758 40
6,076 20	5,330 00	746 20					6,076 20	6,076 20
63,481 95	6,457 60	1,724 35		1,000 00		1 54,300 00	63,481 95	8,181 95
39,718 58	32,721 00	3,601 08	46 50	2,100 00	1,250 00		39,718 58	36,322 08
61,303 36	49,855 00	10,948 36			500 00		61,303 36	60,803 36
25,461 13	g 25,461 13	c					25,461 13	25,461 13
97,412 11	82,624 00	14,788 11					97,412 11	97,412 11
20,838 30	16,642 25	3,206 31	989 74				20,838 30	19,848 56
65,341 07	55,161 60	8,810 03	1,368 19		1 25		65,341 07	63,971 63
67,864 97	b 67,864 97	c	a				67,864 97	67,864 97
133,016 19	91,103 50	22,365 89	17,183 10		2,160 00	203 70	133,016 19	113,469 39

a Not reported.

g Including profits.

e Not including arrears, but including advance payments.

c Included in dues on shares in force.

d Not including arrears, but including advance payments and profits.

l Due on paid up stock.

m Including unearned premiums.

n Loss.

d Not including arrears, but including advance payments and profits.

c Included in dues on shares in force.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on -			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Allegheny County—Concluded.</i>							
Wilkinsburg—Wilkinsburg B. and Loan,	\$35,100 00	\$3,870 00	.....	.....	\$130 61	a	.....
Wilmerding—Air Brake B. and Loan,	28,500 00	497 53	.....	.....	2,284 35	a	.....
<i>Armstrong County.</i>							
Apollo—Apollo Mutual B. and Loan.	56,800 00	.....	.....	.....	241 75	\$926 55	.....
Freeport—Freeport B. and L.,	44,703 40	100 00	\$4,605 00	.....	1,348 53	838 26	.....
Kittanning—Kittanning B. and Loan,	2,400 00	.....	.....	.....	557 50	.....	.....
Leechburg—Leechburg B. and Loan,	44,000 00	.....	.....	.....	.....	182 00	.....
<i>Beaver County.</i>							
Beaver—							
Beaver B'ld'g and Loan,	48,386 00	40,562 94	.....	.....	.....	.....	.....
County Seat B. and L.,	28,100 00	.....	.....	.....	1,581 90	.....	.....
Beaver Falls—							
Beaver Falls B. and L.,	1230,560 00	j	.....	\$261 57	24,319 78	2,161 38	\$127 00
People's B'ld'g and L.,	227,800 00	3,000 00	.....	.....	3,899 77	2,271 21	.....
Workingman's B. and L.,	95,522 00	3,496 00	.....	1,000 00	245 10	500 00	.....
Bridgewater—Bridgewater Building, No. 2,	1 15,700 00	103 45	.....	.....	495 13	448 51	.....
New Brighton—							
Beaver County B. and L.,	97,900 00	925 00	.....	.....	3,048 79	705 66	.....
Beaver Valley B. and L.,	304,600 00	.....	.....	4,511 23	.....	10,317 36	438 33
New Brighton B. and L.,	259,500 00	1,400 00	.....	2,200 00	.....	4,364 70	316 08
Rochester—							
Capital B'ld'g and Loan,	37,850 00	1,000 00	.....	.....	726 60	116 65	.....
Central B'ld'g and Loan of Beaver County,	97,150 00	2,325 00	.....	.....	54 46	.....	.....
Equitable B & L., No. 3,	i 94,958 93	j	.....	.....	53 08	.....	27 00

a Not reported.

i Including loans on stock.

j Included in loans on real estate.

l Not including premiums deducted in advance.

at End of Last Fiscal Year—Continued.

Gross As- sets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$39,100 61	d \$39,100 61	c	.....	.....	.....	.....	\$39,100 61	\$39,100 61
31,281 88	e 24,288 00	\$3,928 88	a	.....	\$3,065 00	.....	31,281 88	28,216 88
57,968 30	36,576 00	10,795 46	\$151 00	.....	.....	f \$10,445 84	57,968 30	47,371 46
51,595 19	38,679 50	7,225 69	.....	.....	5,690 00	.....	51,595 19	45,905 19
2,957 50	2,856 00	89 50	12 00	.....	.....	.....	2,957 50	2,945 50
44,182 00	22,848 00	g 15,559 83	.....	.....	3,057 00	2,717 17	44,182 00	38,407 83
88,948 94	71,552 00	13,952 64	.....	.....	130 00	h f 3,314 30	88,948 94	85,504 64
29,681 90	12,389 00	594 05	317 57	.....	2,479 00	h 13,902 28	29,681 90	12,983 05
257,429 73	196,701 87	59,211 41	1,516 45	.....	.....	.....	257,429 73	255,913 28
236,970 98	100,000 00	15,844 27	721 06	.....	.....	k 120,405 65	236,970 98	115,844 27
100,763 10	51,001 00	g 8,463 85	.....	.....	20,105 25	h 21,193 00	100,763 10	59,464 85
16,747 09	14,534 00	831 55	269 28	.....	1,000 00	112 26	16,747 09	15,365 55
102,579 45	22,765 25	1,190 80	700 65	.....	.....	m 77,922 75	102,579 45	23,956 05
319,866 92	227,350 63	64,451 82	1,037 47	.....	6,227 58	n 20,819 42	319,866 92	201,782 45
267,780 78	167,735 25	28,440 87	1,457 80	.....	3,521 16	o 66,625 70	267,780 78	196,176 12
39,693 25	12,583 75	3,712 50	1,014 25	\$22,382 75	.....	.....	39,693 25	16,296 25
99,529 46	p 45,486 05	4,071 19	1,608 76	5,724 53	.....	h 42,638 93	99,529 46	49,557 24
95,039 01	79,248 00	14,167 68	.....	.....	.....	f 1,623 33	95 039 01	93,415 68

a Not reported.

c Included in dues on shares in force.

d Not including arrears but including profits.

e Not including arrears but including advance payments.

f Unearned premiums.

h Due on paid up stock.

k Including \$120,250 due on paid up stock.

m Including \$75,550 due on paid up stock.

n Due on matured shares.

o Including \$66,623.70 due on paid up stock.

p Including \$2,265.05 for shares taken between series.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Berks County.</i>							
Hamburg—Hamburg B. & L.,	\$14,800 00	\$400 00	\$4,000 00	.....	.....	\$86 36	.....
<i>Reading—</i>							
Columbia B. & S., No. 4,	20,600 00	800 00	20,200 00	\$23,150 00	\$1,386 06	1,654 50	\$34,677 74
Equitable S. & L., No. 2,	21,800 00	6,700 00	10,098 70	.....	10,055 92	1,200 65	180 00
Franklin B. & S., No. 3,	108,150 00	3,000 00	5,500 00	16,300 00	696 65	6,703 25	39,368 96
Friendship B. & S., No. 3,	32,000 00	1,500 00	.....	38,000 00	388 07	1,132 00	4,280 47
Germania B. & S., No. 3,	7,200 00	.....	35,720 00	34,600 00	206 00	1,183 00	1,307 40
Hampden B. & S., No. 2,	100 00	200 00	36,568 19	45,887 00	472 15	634 50	.....
Homestead B. & S., No. 3,	85,350 00	3,000 00	19,395 00	20,950 00	5 52	4,421 50	84,555 11
Homestead B. & S., No. 4,	72,000 00	3,900 00	51,865 00	28,300 00	161 21	1,857 25	43,666 11
Homestead B. & S., No. 5,	56,700 00	600 00	13,100 00	37,824 00	542 63	3,499 00	17,139 48
Homestead B. & S., No. 6,	37,050 00	.....	.....	4,100 00	219 44	2,838 50	.....
Jefferson B. & S., No. 3, .	15,000 00	900 00	q	61,700 00	.....	1,217 00	r66,307 43
Jefferson B. & S., No. 4, .	15,800 00	1,000 00	8,000 00	15,275 00	662 39	1,240 00	29,159 57
Keystone Building and Savings, No. 2,	51,000 00	6,000 00	34,100 00	28,000 00	147 95	2,871 50	20,794 45
Keystone Building and Savings, No. 3,	46,100 00	2,800 00	36,400 00	27,800 00	214 36	1,252 50	9,479 49
National B. & Sav'gs, No. 2,	90,600 00	4,800 00	3,600 00	29,400 00	2,329 75	6,000 75	12,946 55
Neversink Building and Savings, No. 3,	56,000 00	1,500 00	9,500 00	30,050 00	209 69	3,820 00	49,013 27
Neversink Building and Savings, No. 4,	18,250 00	.....	73,147 28	61,900 00	.....	2,740 50	.....
Northeast B. and Savings,	70,000 00	2,500 00	27,527 74	60,500 00	.....	1,844 25	21,555 28
Northwest B. & Savings,	35,400 00	1,500 00	5,850 00	31,625 00	452 50	1,454 75	56,862 75
Progressive B'ld'g & Loan,	7,900 00	1,600 00	18,416 00	13,072 00	3,362 59	443 00	.....
Provident Building and Savings, No. 1,	1,400 00	.....	34,250 00	50,500 00	5,885 06	1,616 00	13,445 86
Provident Building and Savings, No. 2,	5,600 00	200 00	47,034 83	30,210 00	4,631 09	942 00	.....
Reading Eagle Employees' Savings Fund,	3,605 61	2,900 00	.....	.....	84 40	17 00	3,692 50
Ringgold Building and Savings, No. 1,	51,600 00	1,650 00	.....	26,700 00	139 84	1,437 59	107,188 89
Ringgold Building and Savings, No. 2,	33,000 00	1,800 00	65,600 00	10,130 00	781 25	3,155 75	.....
Schiller B. & Sav'gs, No. 3,	94,250 00	6,000 00	37,075 00	43,250 00	834 60	6,603 75	27,891 60

q Included in other assets.

r Including loans on other securities.

at End of Last Fiscal Year—Continued.

Gross As- sets.	Total.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
				Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
\$19,286 36	\$17,552 29	g \$1,238 25	\$438 00				\$57 82	\$19,286 36	\$18,790 54
102,468 30	86,490 00	g 15,978 30						102,468 30	102,468 30
50,035 27	46,488 00	3,547 27						50,035 27	50,035 27
179,718 86	127,722 00	g 47,696 86					4,300 00	179,718 86	175,418 86
77,300 54	67,140 00	g 8,860 54					1,300 00	77,300 54	76,000 54
80,216 40	36,000 00	4,216 40				\$40,000 00		80,216 40	40,216 40
83,861 84	44,956 00	g 7,188 41	519 00			31,198 43		83,861 84	52,144 41
217,677 13	135,000 00	g 82,677 13						217,677 13	217,677 13
201,749 57	132,780 00	g 68,969 57						201,749 57	201,749 57
129,405 11	107,724 00	g 21,681 11						129,405 11	129,405 11
44,207 94	36,000 00	g 5,407 94				2,800 00		44,207 94	41,407 94
145,124 43	97,740 00	g 26,641 95				20,742 48		145,124 43	124,381 95
71,136 96	63,252 00	g 7,884 96						71,136 96	71,136 96
142,913 90	90,552 00	a 42,361 90					10,000 00	142,913 90	132,913 90
124,046 35	85,140 00	a 27,406 35					11,500 00	124,046 35	112,546 35
149,677 05	112,260 00	a 35,352 05					2,065 00	149,677 05	147,612 05
150,092 96	111,672 00	a 38,420 96						150,092 96	150,092 96
156,037 78	36,000 00	a 10,179 81				109,857 97		156,037 78	46,179 81
183,927 27	129,216 00	a 53,617 14				1,094 13		183,927 27	182,833 14
133,145 00	80,160 00	a 41,610 00	\$5,000 00				6,375 00	133,145 00	121,770 00
44,793 69	39,936 00	a 4,857 69						44,793 69	44,793 69
107,096 92	86,688 00	a 20,408 92						107,096 92	107,096 92
88,617 92	66,528 00	a 18,575 76				3,000 00	514 16	88,617 92	85,103 76
10,299 51	7,776 00	2,523 51						10,299 51	10,299 51
188,716 32	116,700 00	a 55,282 99	4,900 00				11,833 33	188,716 32	171,982 99
114,467 00	98,304 00	a 16,163 00						114,467 00	114,467 00
215,904 95	158,340 00	a 57,564 95						215,904 95	215,904 95

a Including unearned premiums.

a Including unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other
	Real estate.	Stock of association.	Other securities.				
<i>Berks County—Concluded.</i>							
Reading—							
Schiller B. & Sav'gs, No. 4.	\$100,500 00	\$2,250 00	\$28,500 00	\$33,500 00	.....	\$5,207 35	\$18,495 93
Schuylkill Valley B. & L.,	84,750 00	6,600 00	63,009 31	41,360 55	\$254 28	963 27	103 50
Union B. & Savings, No. 3.	16,100 00	1,400 00	.....	25,400 00	234 08	1,519 00	26,334 53
Washington Building and Savings, No. 3,	42,000 00	2,100 00	.....	16,200 00	22 64	2,853 25	29,564 28
West Reading Savings Fund and Loan, No. 3, ..	2,600 00	900 00	74,815 54	3,753 25	7,535 71	406 50	.....
West Reading Savings Fund and Loan, No. 4, ..	3,600 00	300 00	11,551 17	8,768 80	7,531 86	279 00	.....
William Penn Building and Savings,	37,400 00	3,000 00	7,100 00	55,910 00	134 27	988 89	37,505 20
Stony Creek Mills — Stony Creek Mills B'ld'g & L.,	3,200 00	2,800 00	.....	.....	149 99	.....	31 75
<i>Blair County.</i>							
Altoona—							
Allegheny L. & B., No. 3,	28,900 00	.....	.....	.....	.....	348 08	.....
Altoona Building & Loan,	56,800 00	.....	.....	914 49	176 60	1,848 64	.....
Blair County Loan and B.,	26,800 00	.....	.....	.....	1,185 92	540 26	.....
Citizens' Loan & Building,	107,000 00	.....	.....	1,401 86	219 59	1,384 25	53 53
Eighth Ward Loan and B.,	31,400 00	100 00	.....	.....	22 28	254 32	.....
Enterprise L. & B., No. 2,	76,200 00	.....	.....	.....	.....	856 64	.....
Equitable Loan & Build'g,	d 436,900 00	.....	.....	.....	7,515 06	9,717 95	28,286 41
Excelsior Build'g & Loan,	135,800 00	.....	.....	.....	1,722 59	5,652 53	.....
Fame Loan and Building,	123,400 00	400 00	.....	.....	2,854 12	1,077 91	.....
Fidelity Building, Loan and Savings,	412,800 00	30,700 00	.....	519 48	3,268 98	12,948 63	67 88
Franklin Loan & Build'g,	g 700,400 00	.....	.....	.....	1,355 63	6,602 93	1,622 45
Germania Building and Savings, No. 2,	143,800 00	13,600 00	.....	583 88	260 49	934 97	.....
Hope Building and Loan	284,600 00	.....	.....	.....	2,794 55	4,184 37	1,307 01
Independent B. and Loan,	22,400 00	.....	.....	.....	.....	664 70	50 00
Jefferson Loan & Build'g,	112,800 00	5,300 00	.....	.....	2,518 14	1,902 37	125 00
Juniata Building & Loan,	13,200 00	.....	.....	.....	.....	170 05	.....

d Including \$12,700 loaned on 63½ shares of the 2d series, now matured.

g Including \$305,100 loaned on 1,525½ shares of the 1st series, now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.						
Total.	Dues paid in on shares in force.	Profits.	Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	Dues paid in on shares in force plus profits.	
\$188,453 28	\$150,192 00	a \$37,964 91			\$296 37		\$188,453 28	\$188,156 91	
197,040 91	137,700 00	59,340 91					197,040 91	197,040 91	
71,047 61	60,000 00	a 5,047 61		\$6,000 00			71,047 61	65,047 61	
92,740 17	62,370 00	a 13,098 17		17,272 00			92,740 17	75,468 17	
90,011 00	82,044 00	a 7,967 00					90,011 00	90,011 00	
32,030 83	29,508 00	a 2,522 83					32,030 83	32,030 83	
142,038 36	91,278 00	41,260 36				\$9,500 00	142,038 36	132,538 36	
6,181 74	6,000 00	175 74	\$6 00				6,181 74	6,175 74	
29,248 08	20,712 00	1,847 56	2,180 00		51 16	b 4,457 36	29,248 08	22,559 56	
59,239 73	42,144 00	6,153 96	1,912 46			b 9,029 31	59,239 73	48,297 96	
28,526 18	21,156 00	1,538 36	1,502 40			b 4,529 42	28,526 18	22,494 36	
110,059 23	74,832 00	17,723 68	2,225 00			c 15,279 55	110,059 23	92,554 68	
31,776 60	23,592 00	1,543 09	1,553 16			b 5,088 35	31,776 60	25,135 09	
77,056 64	53,568 00	12,253 77	1,589 41			b 9,645 46	77,056 64	65,821 77	
482,419 42	272,280 00	119,216 99	5,540 18			e 85,382 25	482,419 42	391,496 99	
143,175 12	93,912 00	26,928 49	1,130 70			b 21,203 93	143,175 12	120,840 49	
127,732 03	87,420 00	20,613 34	3,321 24			f 16,377 45	127,732 03	108,033 34	
460,304 97	283,830 00	114,345 93	5,078 00			b 57,051 04	460,304 97	398,175 93	
710,041 06	188,520 00	78,653 45	4,768 59			h 438,099 02	710,041 06	267,173 45	
159,179 34	96,096 00	a 62,940 34	143 00				159,179 34	159,636 34	
292,885 93	185,808 00	74,283 49	2,903 39			b 29,891 05	292,885 93	260,091 49	
23,114 70	15,792 00	1,249 41	1,549 85		201 89	b 4,321 55	23,114 70	17,041 41	
122,645 51	79,194 00	24,129 89	2,409 22		2,500 00	b 14,412 40	122,645 51	103,323 89	
13,370 05	12,504 00	252 33	456 00		157 72		13,370 05	12,756 33	

a Including unearned premiums.

b Unearned premiums.

c Including \$15,274.10, unearned premiums.

e Including \$57,697.19, unearned premiums, and \$27,214.06 due on matured shares.

f Including \$16,300.90, unearned premiums.

h Including \$400,078.24 due on matured shares, and \$37,814.50, unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
Blair County—Concluded.							
Altoona—							
Keystone B. and L., . . .	a\$374,300 00	b	.....	.....	\$3,970 20	\$3,472 41	\$3,832 21
Logan Loan and Building.	a 469,400 00	b	.....	\$5,623 27	1,778 95	3,310 49	91 25
Mutual B. and L.,	52,300 00	.....	.....	.....	14 10	1,230 00	.....
Penn B. and L., No. 2, .	13,600 00	.....	.....	.....	.....	567 10	170 35
Pennsylvania B. and L., .	32,500 00	\$320 00	.....	.....	522 23	d	2,250 38
Peoples' B. and L., . . .	274,800 00	1,800 00	.....	3,797 56	1,594 49	5,677 00	67 88
Provident B. and L., . . .	122,800 00	.....	.....	1,095 00	.....	3,798 34	.....
Security B. and L.,	174,900 00	4,200 00	.....	360 00	653 37	3,279 66	39 00
Standard B. and L., . . .	63,400 00	.....	.....	.....	661 09	1,775 86	1,129 30
Teutonia L. and B., . . .	130,000 00	.....	.....	1,865 00	4,530 76	1,414 64	390 04
Vigilant B. and L., . . .	36,600 00	.....	.....	.....	2,602 23	631 48	.....
Washington L. & B., No. 2.	53,500 00	.....	.....	.....	1,189 81	1,910 42	.....
Workingmens' B. and L.,	222,000 00	.....	.....	1,700 00	2,197 26	5,489 51	115 00
Bellwood—Bellwood Mutual Building and Loan, . .	6,700 00	.....	.....	.....	104 31	158 27	.....
Duncansville — Duncansville Building and Loan, . .	34,000 00	.....	.....	.....	139 53	506 04	.....
Tyrone—							
Central Building & Loan,	146,000 00	1,400 00	.....	1,000 00	910 05	2,815 93	.....
Improvement B. and L., .	85,200 00	1,400 00	.....	.....	200 63	1,667 26	.....
Tyrone B. and L., No. 3,	a 154,600 00	b	.....	.....	767 60	1,500 00	.....
Bradford County.							
Athens—Athens B., L. and S.,	37,200 00	.....	.....	.....	.....	1,548 91	60 00
Sayre—Sayre B. and L., . . .	79,000 00	3,400 00	.....	.....	284 67	1 6 05	.....
Bucks County.							
Bristol—							
Bristol Building,	66,200 00	.....	.....	.....	1,864 45	1,266 19	.....
Fidelity Building,	76,000 00	400 00	.....	.....	3,898 40	1,046 70	.....
Merchants & Mech'ics' B.,	60,600 00	.....	\$17,202 00	.....	17 70	400 11	.....
Union B. and L. Co., . .	43,100 00	200 00	.....	696 74	135 72	590 24	.....
Langhorne—Langh'e B. & L.,	6,660 00	50 00	.....	.....	6 89	116 49	.....

a Including loans on stock.

b Included in loans on real estate.

i Not including dues in arrears.

d Not reported.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advanced payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$885,574 82	\$243,114 00	\$108,403 88	\$4,786 00			c \$29,270 94	\$885,574 82	\$351,517 88
420,203 96	276,024 40	169,486 19	4,741 00			c 29,952 77	420,203 96	385,510 19
53,594 10	39,114 00	4,707 09	1,441 50			c 8,331 41	53,594 10	43,821 09
14,337 45	12,756 00	434 44	798 04		\$348 97		14,337 45	13,190 44
35,592 61	e 26,367 61	2,025 00	d		7,200 00		35,592 61	28,392 61
287,536 93	179,526 00	63,563 49	3,859 50			f 40,587 94	287,536 93	243,089 49
127,693 34	84,456 00	19,837 62	2,997 00		2,351 53	c 18,051 19	127,693 34	104,293 62
183,423 03	121,482 00	35,263 60	2,597 00			c 24,080 43	183,423 03	156,745 60
66,966 25	44,820 00	8,575 40	2,923 00			c 10,647 85	66,966 25	53,595 40
138,200 44	94,794 00	24,626 22	1,420 75			c 17,359 47	138,200 44	119,420 22
39,833 71	30,504 00	3,550 76	884 00			c 4,894 95	39,833 71	34,054 76
56,400 23	46,830 00	6,540 97	3,029 26				56,400 23	53,370 97
231,501 77	154,110 00	74,703 38	2,688 39				231,501 77	228,813 38
6,962 58	4,513 00	175 64	860 64			c 1,414 30	6,962 58	4,687 64
34,645 57	23,490 00	4,316 36	589 00			c 6,250 21	34,645 57	27,806 36
152,125 98	92,736 00	31,341 18				g 28,048 80	152,125 98	124,077 18
88,467 89	52,476 00	3,759 31	53 30			c 32,179 28	88,467 89	56,235 31
156,867 60	90,840 00	29,130 32				c 36,897 28	156,867 60	119,970 32
38,808 91	26,513 00	h 11,105 61	1,114 73		75 57		38,808 91	37,618 61
82,748 72	159,811 62	h 22,937 10					82,748 72	82,748 72
69,350 64	54,680 00	14,633 06	17 58				69,350 64	69,313 06
81,345 10	62,647 00	18,631 01	67 69				81,345 10	81,278 01
78,219 81	58,284 00	14,885 21			5,433 00	e 117 60	78,219 81	72,669 21
44,722 70	37,624 50	7,077 92	20 28				44,722 70	44,702 42
6,833 38	6,000 00	33 38			800 00		6,833 38	6,033 38

c Unearned premiums.

d Not reported.

e Not including arrears, but including advance payments.

f Including \$40,395.28 unearned premiums.

g Including \$27,568.80 unearned premiums.

h Including unearned premiums.

i Not including dues in arrears.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand,	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Bucks County—Concluded.</i>							
Morrisville—Mechanics Mutual Loan and Building, . .	\$28,400 00	\$1,500 09	.....	.....	\$5,172 87	\$132 31	.....
New Hope—New Hope B. & L.,	33,435 00	7,887 00	\$5,156 00	\$550 00	2,653 35	156 95	\$719 63
Newportville—Benevolent B. and Savings Fund, . . .	19,400 00	4,400 00	.....	.....	3,965 02	1,367 46	.....
Newtown—Newtown B. & L.,	16,600 00	250 00	8,450 00	.....	392 25	190 86	.....
Quakertown—							
Quakertown B. and L., .	45,900 00	.....	.....	.....	244 78	911 32	.....
Workingman's Building,	54,200 00	.....	.....	.....	415 34	85 70	.....
Riegelsville—Riegelsville B. and Loan,	4,900 00	k	a 35,495 28	.....	1,478 24	23 62	.....
Tullytown—Wm. Penn Mutual Loan and Building, . .	62,100 00	.....	4,800 00	.....	64 26	598 65	.....
Yardley—Yardley B. and L.,	18,600 00	100 00	9,409 81	.....	596 51	131 21	28 00
<i>Butler County.</i>							
Butler—							
Citizens' B. & L., 1st series,	33,400 00	2,000 00	.....	.....	354 14	849 75	123 00
Citizens' B. & L., 2d series,	20,950 00	.....	.....	.....	145 81	641 28	.....
Citizens' B. & L., 3d series,	8,325 00	.....	.....	.....	2,189 83	200 99	.....
	20,300 00	.....	.....	.....	188 92	1,886 62	.....
Mechanics' B. and L., . .	21,800 00	.....	.....	1,200 00	.....	.....	.....
People's B'd'g and Loan,	3,000 00	.....	.....	.....	1,026 14	267 18	.....
Workingmen's B. and L., 1st series,	20,400 00	.....	.....	.....	112 71	118 68	.....
Workingmen's Equitable B. and L., series B, . .	39,200 00	.....	.....	.....	53 75	1,254 51	.....
Workingmen's Equitable B. and L., series C, . .	43,100 00	.....	.....	.....	552 59	390 74	.....
Workingmen's Equitable B. and L., series D, . .	33,600 00	.....	.....	.....	463 83	1,354 67	7 00
<i>Cambria County.</i>							
Conemaugh—Conemaugh B. and L.,	10,000 00	21,900 00	4,100 00	.....	10 41	192 15	.....
Ebensburg—Ebensburg Building and Loan,	12,600 00	.....	.....	.....	.....	81 16	.....

a Including loans on stock.

k Included in loans on other securities.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advanced payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$35,205 18	\$26,585 00	\$2,695 18			\$5,925 00		\$35,205 18	\$29,280 18
50,557 93	38,424 00	h 4,309 10				j \$7,824 83	50,557 93	42,733 10
29,132 48	23,508 00	4,888 89	\$712 19			23 40	29,132 48	28,396 89
25,883 11	23,253 00	h 2,630 11					25,883 11	25,883 11
47,056 10	40,752 00	6,304 10					47,056 10	47,056 10
54,701 04	34,950 50	h 19,750 54					54,701 04	54,701 04
41,897 14	27,936 00	13,956 14	5 00				41,897 14	41,892 14
67,562 91	54,888 00	12,674 91					67,562 91	67,562 91
28,865 53	23,544 00	h 4,309 10				j 1,012 43	28,865 53	27,853 10
36,726 89	33,579 00	3,057 89				90 00	36,726 89	36,636 89
21,738 09	20,514 00	1,224 09					21,738 09	21,738 09
10,715 82	10,881 00	a 165 18					10,881 00	10,715 82
22,375 54	14,846 00	2,978 54			4,551 00		22,375 54	17,824 54
23,000 00	17,680 00	1,863 46	3,456 54				23,000 00	19,543 46
4,293 32	3,744 00	549 32					4,293 32	4,293 32
20,631 39	218,850 00	b 1,572 66	208 73				20,631 39	20,422 66
40,508 26	31,720 00	b 8,777 13	11 13				40,508 26	40,497 13
44,043 33	37,830 00	b 6,138 89	74 44				44,043 33	43,968 89
35,425 50	30,303 00	b 4,997 76	124 74				35,425 50	35,300 76
36,202 56	23,412 00	b 12,675 76	114 80				36,202 56	36,087 76
12,681 16	6,325 00	279 77	2,977 50			c 3,098 89	12,681 16	6,604 77

a Loss.

b Including unearned premiums.

c Including \$2,789.93, unearned premiums.

j Due on matured shares.

h Including unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Cambria County—Concluded.</i>							
Gallitzin—Gallitzin B. and L.,	\$130,400 00			\$1,466 00	\$1,147 77	\$2,435 40	\$142 00
Johnstown—							
Cambria B'ld'g and Loan,	154,125 00	\$55,500 00		1,449 92	4,528 33	2,141 06	1,330 92
German L., B. and Sav.,	129,600 00		\$96,315 84	10,400 00	13,169 17	1,190 46	1,022 50
Johnstown B. and L., . .	287,975 00	13,955 00		3,794 40	38,666 27	4,819 32	1,755 19
Keystone B. and L., . . .	58,900 00				240 86	190 00	
Morrellville B. and L., .	24,700 00				378 74		
Moxham B'ld'g and Loan,	47,800 00	600 00			1,301 02	473 40	
People's B'ld'g and Loan,	86,850 00	750 00			781 53	241 60	50 00
Lilly—Lilly B'ld'g and Loan,	5,100 00				62 12	55 88	
<i>Carbon County.</i>							
East Mauch Chunk—							
Keystone Loan and B'ld'g,	91,000 00				103 53	622 55	
Progressive B. and L., . .	24,600 00				1,682 14	287 04	49 75
Lansford—Lansford Building and Loan, No. 2, . .	78,600 00			6,952 22	48 86	f 483 80	125 20
Lehighton—							
Enterprise B. and L., . .	111,800 00	8,200 00	16,000 00		1,282 12	3,127 60	
Enterprise B. and L., No. 2, 1st series,	69,600 00			850 00	953 04	1,483 35	497 67
Enterprise B. and L., No. 2, 2d series,	23,000 00				1,779 10	232 75	
Mauch Chunk—							
Equitable B. and L., . . .	26,200 00					332 56	
J. H. Wilhelm B. and L.,	13,400 00					464 11	
Mauch Chunk Home B. and L.,	59,000 00		728 67	10,687 60	3,051 17	1,306 53	42 00
Union B., L. and Sav., . .	103,600 00			3,006 76	1,818 97	1,683 77	120 77
Nesquehoning—Nesquehoning Building and Loan,	33,600 00				1,843 28	756 52	
Summit Hill—Summit Hill Building and Loan, . .	49,000 00		1,200 00	5,638 25		1,437 51	283 26
Weatherly—Anthracite B. and L.,	234,900 00				922 80	1,128 40	

f Including unpaid rent.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$135,591 17	\$77,520 00	\$32,608 71	\$948 64	.....	.....	d \$24,513 82	\$135,591 17	\$110,128 71
219,075 23	155,711 25	b 62,845 72	518 26	.....	.....	.....	219,075 23	218,556 97
251,697 97	183,840 00	67,857 97	.....	.....	.....	.....	251,697 97	251,697 97
350,465 18	240,093 00	b 109,154 46	885 10	.....	.....	332 62	350,465 18	349,247 46
59,330 86	40,311 00	b 18,955 24	.....	.....	.....	64 62	* 59,330 86	59,266 24
25,078 74	16,266 00	b 7,848 74	964 00	.....	.....	.....	25,078 74	24,114 74
50,174 42	32,976 00	b 17,198 42	.....	.....	.....	.....	50,174 42	50,174 42
88,173 13	60,226 00	27,947 13	.....	.....	.....	.....	88,173 13	88,173 13
5,218 00	3,540 00	a 203 57	496 00	.....	.....	e 1,385 57	5,421 57	3,336 43
91,726 08	61,248 00	b 29,836 75	641 33	.....	.....	.....	91,726 08	91,084 75
26,618 93	18,000 00	580 59	188 34	.....	\$7,850 00	.....	26,618 93	18,580 59
86,210 08	56,700 00	16,493 94	.....	\$130 20	1,925 59	d 10,960 35	86,210 08	73,193 94
140,409 72	98,304 00	b 40,437 72	1,668 00	.....	.....	.....	140,409 72	138,741 72
73,384 06	42,732 00	b 14,182 31	469 75	.....	16,000 00	.....	73,384 06	56,914 31
25,011 85	14,400 00	b 3,467 10	144 75	.....	7,000 00	.....	25,011 85	17,867 10
26,532 56	17,916 00	b 4,114 56	2 00	.....	4,500 00	.....	26,532 56	22,030 56
13,864 11	12,000 00	b 1,713 95	30 20	.....	119 96	.....	13,864 11	13,713 95
74,815 97	60,960 00	b 13,802 73	53 24	.....	.....	.....	74,815 97	74,762 73
110,230 27	78,336 00	b 31,849 37	44 90	.....	.....	.....	110,230 27	110,185 37
36,199 80	30,600 00	b 5,473 04	126 76	.....	.....	.....	36,199 80	36,073 04
57,559 02	38,808 00	b 18,495 93	3 58	.....	165 93	85 58	57,559 02	57,303 93
236,951 20	166,824 00	68,530 99	261 00	.....	.....	d 1,335 21	236,951 20	235,354 99

d Unearned premiums.

e Including \$1,364.15, unearned premiums.

b Including unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Center County.</i>							
Phillipsburg—Phillipsburg B. and L.,	\$22,000 00	\$1,197 74	.....	.....	\$1,288 22	.....	.....
<i>Chester County.</i>							
Avondale—London Grove B.,	57,100 00	3,070 00	.....	\$2,432 10	146 93	\$1,119 80	.....
Berwyn—Berwyn B. and L.,	52,900 00	6,900 00	.....	7,937 69	2,574 84	1,172 72	\$189 34
Coatesville—							
Coatesville Bldg. & Loan,	72,600 00	4,855 00	\$300 00	.....	1,108 06	664 19	0 92
Home Building and Loan,	15,675 00	.....	.....	.....	38 44	307 10	112 54
Downingtown—Brandywine Building and Loan, . .	44,600 00	4,050 00	.....	.....	1,068 36	663 56	80 62
Kennett Square—Kennett Square Bldg. and Loan,	49,890 00	10,200 00	16,948 00	.....	697 96	436 37	.....
Landenburg—Landenburg B.,	22,200 00	12,000 00	.....	700 00	137 24	136 95	.....
Malvern—Malvern & Duffryn Mawr Building & Loan,	36,637 00	210 00	.....	6,950 79	1,535 56	1,130 70	159 66
Oxford—Oxford Bldg. & Loan,	43,330 00	4,445 00	5,504 14	.....	.....	e	.....
Parkeshurg—Parkes'g B.&L.,	g 66,175 00	3,090 00	.....	.....	2,062 96	331 40	193 08
Phoenixville—Phoenix Bldg.,	h 68,250 00	10,100 00	3,310 00	12,157 70	902 32	381 01	.....
W. Chester—W. Chester B.&L.	139,600 00	10,400 00	450 00	.....	3,066 31	1,069 15	.....
<i>Clearfield County.</i>							
DuBois—Mutual Bdg. & Loan,	108,200 00	.....	.....	.....	3,860 53	1,286 93	72 00
<i>Columbia County.</i>							
Bloomsburg—Industrial Bdg. and Loan,	9,000 00	.....	.....	.....	153 25	197 76	.....
Centralia—Citizens' B. & L.,	k 144,000 00	60,000 00	.....	.....	3,925 62	6,906 20	378 62
<i>Cumberland County.</i>							
Carlisle—							
Carlisle B. and L., No. 2,	87,600 00	1,000 00	.....	325 00	704 64	3,835 01	.....
Mechanics' Bldg. & Loan,	31,400 00	400 00	.....	.....	.....	1,865 89	.....
Mechanicsburg—Mechanicsburg Building and Loan,	76,500 00	.....	.....	.....	2,493 00	1,903 80	.....

e Not reported.

g Including \$4,000 loaned to persons not shareholders.

h Including \$11,100 loaned on 55½ shares of the first series, now matured.

k Including \$58,400 loaned on 292 shares of the fifth series now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.								
\$24,485 96	\$21,564 00	\$1,228 21	.....	.....	\$1,693 75	.....	\$24,485 96	\$22,792 21
63,868 33	48,060 00	12,110 19	\$149 63	.....	.....	g \$3,549 01	63,868 33	60,170 19
71,674 59	57,771 00	b 13,732 16	171 43	.....	.....	.....	71,674 59	71,503 16
79,528 17	68,040 00	11,257 41	14 00	.....	.....	a 216 76	79,528 17	79,297 41
16,133 08	8,538 00	420 55	5 00	.....	6,684 00	b 485 53	16,133 08	8,958 55
50,462 54	42,285 00	7,148 42	.....	.....	.....	c 1,029 12	50,462 54	49,433 42
78,172 33	60,694 00	d 17,422 33	56 00	.....	.....	.....	78,172 33	78,116 33
35,174 19	22,320 00	16,062 19	253 00	.....	.....	a 2,539 00	35,174 19	32,382 19
46,623 71	40,740 00	5,883 71	.....	.....	.....	.....	46,623 71	46,623 71
53,279 14	f 45,087 00	6,515 28	36 00	.....	1,640 86	.....	53,279 14	51,602 28
71,852 44	59,455 00	10,826 21	6 00	.....	.....	a 1,565 23	71,852 44	70,281 21
95,101 03	59,400 00	9,140 08	.....	.....	.....	i 26,560 95	95,101 03	68,540 08
154,585 46	127,776 00	25,111 60	56 36	.....	.....	a 1,641 50	154,585 46	152,887 60
113,419 46	51,966 00	14,684 80	21,088 80	.....	.....	j 25,679 86	113,419 46	66,650 80
9,351 01	7,284 00	d 882 01	185 00	.....	1,000 00	.....	9,351 01	8,166 01
215,210 44	97,376 00	d 45,914 33	13,520 11	.....	.....	i 58,400 00	215,210 44	143,290 33
93,464 65	67,338 25	25,897 26	229 14	.....	.....	.....	93,464 65	93,235 51
33,665 89	25,766 00	1,100 77	348 53	.....	6,450 59	.....	33,665 89	26,866 77
80,896 80	58,333 50	21,387 95	1,175 35	.....	.....	.....	80,896 80	79,721 45

a Unearned premiums.

b Including \$238.03 unearned premiums.

c Including \$921.72 unearned premiums.

d Including unearned premiums.

g Including \$2,334.97, unearned premiums and \$1,214.04, due on matured shares.

f Not including arrears.

i Due on matured shares.

Including \$25,331.40 unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Cumberland Co.—Concluded.</i>							
New Cumberland—							
New Cumb'd B. & L., No. 1,	\$66,400 00	\$10,800 00	.....		\$61 08	\$386 30	.....
New Cumb'd B. & L., No. 2,	70,720 00	.....	.....	\$3,331 11	.....	545 76	.....
<i>Dauphin County.</i>							
Harrisburg—							
American B'd'g & Loan,	85,800 00	.....	.....		120 34	635 06	.....
Central B. and L., No. 2,	42,400 00	.....	.....		176 32	85 51	225 00
Citizens B. and L., No. 1,	72,000 00	.....	.....		128 08	349 34	220 00
Citizens B. and L., No. 2,	67,800 00	.....	.....		80 12	470 68	.....
Columbia Build. & Loan,	62,800 00	.....	.....		86 89	478 00	.....
Commonwealth B. and L.,	6,800 00	.....	.....		501 38	224 89	.....
Dauphin Centennial Bldg. and Loan, No. 1, . . .	15,000 00	.....	.....		88 65	400 00	.....
Dauphin Centennial Bldg and Loan, No. 2, . . .	31,409 00	.....	.....		.....	250 00	.....
East Harrisburg B. & L.,	1106,880 00	.....	.....		800 14	1,411 56	\$33 ,
Eintracht B. & Sa'gs, No. 1,	69,600 00	.....	.....		149 75	459 69	.....
Eintracht B. & Sa'gs, No. 2,	27,600 00	.....	.....		161 52	212 09	52 00
Franklin Building & Loan,	80,529 69	.....	.....		1,896 45	1,503 11	100 00
Friendship B. & L., No. 1,	72,000 00	.....	.....		318 37	954 24	.....
Friendship B. & L., No. 2,	32,800 00	.....	.....		1,353 46	216 52	75 00
Germania Build. & Loan,	54,400 00	1,200 00	.....		36 30	30 00	.....
German National B. & L.,	105,600 00	.....	.....	1,400 00	9 48	660 00	.....
Harris Building and Loan,	118,900 00	400 00	.....		1,044 95	843 00	100 00
Harrisburg B. & L., No. 1,	59,600 00	.....	.....		1,673 94	200 00	75 00
Harrisburg B. & L., No. 2,	69,600 00	.....	.....		422 53	500 00	125 00
Keystone Loan, No. 2, . .	154,200 00	.....	.....	2,875 00	63 97	200 00	.....
Mt. Pleasant B. and Loan,	4,300 00	.....	.....		10,073 92	168 38	162 35
National Savings B. & L.,	10,400 00	.....	.....		602 77	.....	25 00
People's B. L. & S., . . .	2,300 00	.....	.....		2,277 00	270 00	.....
Safe Deposit B. and Loan,	45,200 00	.....	.....		74	207 43	.....
State Savings and Loan, .	9,200 00	.....	.....		133 83	300 00	40 00

1 Not including premiums deducted in advance.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$77,647 38	\$49,920 00	\$19,247 68	\$759 70	.....	.....	a \$7,720 00	\$77,647 38	\$69,167 68
74,596 87	55,926 00	15,934 91	1,884 50	.....	\$800 00	51 46	74,596 87	71,860 91
86,555 40	45,637 00	13,494 65	• 641 75	.....	14,720 00	a 12,012 00	86,555 40	59,181 65
42,887 03	32,500 00	2,336 28	418 75	.....	.....	a 7,632 00	42,887 03	34,836 28
72,697 00	56,225 00	9,272 42	.....	.....	.....	a 7,200 00	72,697 00	65,497 42
68,350 80	53,508 00	5,350 80	.....	.....	.....	a 9,492 00	68,350 80	58,858 80
63,364 89	39,237 50	d 23,439 39	688 00	.....	.....	.....	63,364 89	62,676 89
7,526 27	6,015 50	d 1,312 02	198 75	.....	.....	.....	7,526 27	7,327 52
15,488 65	11,557 00	2,658 00	.....	.....	.....	a 1,273 65	15,488 65	14,215 00
31,650 00	18,720 00	1,872 00	.....	.....	6,662 00	a 4,396 00	31,650 00	20,592 00
109,124 70	76,482 00	15,415 78	1,226 92	.....	16,000 00	.....	109,124 70	91,897 78
79,245 44	54,392 00	7,206 94	294 50	.....	.....	a 8,352 00	79,245 44	61,598 94
28,025 61	20,904 00	1,407 49	98 12	.....	1,200 00	a 4,416 00	28,025 61	22,311 49
83,969 25	m 72,120 00	11,333 70	297 55	.....	.....	218 00	83,969 25	83,453 70
73,272 61	43,940 00	16,792 61	.....	.....	3,900 00	a 8,640 00	73,272 61	60,732 61
34,444 98	18,837 00	1,403 98	.....	.....	8,800 00	a 5,904 00	34,444 98	20,240 98
55,666 30	n 55,635 10	o	31 20	.....	.....	.....	55,666 30	55,635 10
107,669 48	71,084 00	d 36,176 48	409 00	.....	.....	.....	107,669 48	107,260 48
121,287 95	88,332 00	26,530 35	425 60	.....	6,000 00	.....	121,287 95	114,862 35
61,548 94	35,007 50	23,991 44	.....	.....	.....	a 2,550 00	61,548 94	58,998 94
70,647 53	32,422 00	2,439 06	150 00	.....	21,596 47	a 14,040 00	70,647 53	34,861 06
157,338 97	100,166 00	42,867 41	1,969 56	.....	.....	a 12,336 00	157,338 97	143,033 41
14,704 65	3,718 00	550 30	62 35	.....	9,600 00	a 774 00	14,704 65	4,268 30
11,027 77	6,430 00	388 37	.....	.....	2,495 40	a 1,664 00	11,027 77	6,868 37
4,847 00	4,720 00	127 00	.....	.....	.....	.....	4,847 00	4,847 00
45,408 17	24,790 75	9,672 67	1,169 75	.....	9,775 00	.....	45,408 17	34,463 42
9,673 83	4,433 00	263 83	105 00	.....	34,000 00	a 1,472 00	9,673 83	4,696 83

a Unearned premiums.

d Including unearned premiums.

m On free shares only, dues on pledged shares having been credited on loans.

n Including profits and unearned premiums.

o Included in dues on shares in force.

a Unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Dauphin County—Concluded.</i>							
Harrisburg -							
Teutonia B. and L. No. 3,	\$56,000 00				\$36 26	\$214 77	\$25 00
Union Building and Loan,	c 42,400 00		\$4,000 00		141 72	322 00	
Washington B. & L., No. 2,	96,200 00					639 14	
W. H' b' g B. & L., No. 1,	38,000 00				390 77	155 98	
W. H' b' g B. & L., No. 2,	31,400 00				85 76	316 77	
W. H' b' g B. & L., No. 3,	35,200 00				106 41	118 52	
William Penn B. and L.,	74,800 00		2,500 00		313 05	30 25	
Middletown—							
Londonderry Building & Loan, first series, . . .	21,000 00				27 57	143 00	7 60
L' derry B. & L., 2d series,	8,800 00				37 98		
Middletown B. and Loan,	131,000 00		675 00		593 89	1,142 70	
Steelton—							
Citizens' B. and Loan, . .	38,800 00					640 00	100 00
Felton Building and Loan,	48,400 00				359 53		
People's Building & Loan,	c 22,080 00				1,524 47	108 00	
Steelton B. & Loan, No. 2,	c 24,800 00					147 25	
Steel Workers' B. & Loan,	51,800 00				257 00		
<i>Delaware County.</i>							
Chester—							
Chester and Upland B. . .	e 32,400 00	3,150 00	1,397 00	\$3,431 10	96 85	3,813 84	79 10
Chester Building,	g 109,770 00	8,040 00	50 00	1,995 44	295 89	7,130 56	22 50
Excelsior Savings Fund, .	105,350 00	11,691 50	1,381 60	22,778 73	3,046 32	7,642 20	166 21
Franklin Building & Loan,	33,650 00	200 00		2,861 20	178 84	2,902 32	258 16
Industrial B. and Loan,	61,700 00	6,100 00		1,536 45	2,345 66	3,593 60	205 71
Keystone Building and L.,	112,350 00	18,150 00	896 15	9,106 41	1,656 91	3,546 84	176 00
Penn'a Sav. Loan and B.,	13,800 00				358 92	897 38	
People's Building & Loan,	61,900 00	15,130 00	306 17	3,595 52	4,386 52	4,651 21	104 10
Provident B. and Loan, .	56,320 00	7,845 00		3,979 96	11,039 00	3,751 49	139 20
Union Building and Loan,	13,500 00	20 00			302 20	1,330 47	

c Not including premiums deducted in advance.

e Including \$2,700 loaned on 13½ shares of the seventh series now matured.

g Including \$1,100 loaned on 5½ shares of the seventh series, now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force, plus profits.
\$56,276 03	\$33,337 00	b \$13,578 83	\$760 20	.....	\$8,600 00	.....	\$56,276 03	\$46,915 83
46,863 72	43,966 00	2,667 22	230 50	.....	.....	.....	46,863 72	46,633 22
96,839 14	60,096 00	b 33,415 05	3,328 09	.....	.....	.....	96,839 14	93,511 05
38,546 75	23,236 00	b 15,060 23	250 50	.....	.....	.....	38,546 75	38,296 25
31,802 53	20,358 00	b 10,934 28	60 25	.....	450 00	.....	31,802 53	31,292 28
35,424 93	14,005 25	2,305 93	1,817 75	.....	10,960 00	a \$6,336 00	35,424 93	16,311 18
77,643 30	53,608 50	d 24,034 80	.....	.....	.....	.....	77,643 30	77,643 30
21,178 17	13,560 00	d 7,618 17	.....	.....	.....	.....	21,178 17	21,178 17
8,837 98	5,304 00	b 2,533 98	.....	.....	1,000 00	.....	8,837 98	7,837 98
133,411 59	83,232 00	48,630 10	429 00	.....	1,120 49	.....	133,411 59	131,862 10
39,540 00	30,030 00	5,910 00	.....	.....	.....	a 3,600 00	39,540 00	35,940 00
48,759 53	38,350 00	6,325 53	212 00	.....	.....	a 3,872 00	48,759 53	44,675 53
23,712 47	17,160 00	850 47	752 00	.....	4,400 00	550 00	23,712 47	18,010 47
24,947 25	17,641 00	1,212 00	2,094 25	.....	4,000 00	.....	24,947 25	18,853 00
52,057 00	38,818 60	4,951 00	.....	.....	.....	a 8,288 00	52,057 00	43,769 00
44,367 89	34,651 00	6,137 37	16 00	.....	.....	f 3,563 52	44,367 89	40,788 37
127,304 39	90,693 00	b 32,874 27	137 12	.....	1,800 00	h 1,800 00	127,304 39	123,567 27
152,056 56	120,258 00	b 31,642 22	156 34	.....	.....	.....	152,056 56	151,900 22
40,050 52	34,687 00	b 5,216 52	100 00	.....	.....	47 00	40,050 52	39,903 52
75,531 42	60,795 00	b 14,580 42	156 00	.....	.....	.....	75,531 42	75,375 42
145,832 31	106,974 00	b 38,901 28	7 03	.....	.....	.....	145,832 31	145,875 28
15,056 30	14,559 00	360 60	44 55	.....	.....	a 92 06	15,056 30	14,919 69
90,073 52	60,906 00	b 20,167 52	.....	.....	.....	.....	90,073 52	90,073 52
83,074 65	65,163 00	b 17,828 57	83 08	.....	.....	.....	83,074 65	82,991 57
20,152 67	19,152 00	b 1,000 67	.....	.....	.....	.....	20,152 67	20,152 67

d Including \$2,603.23 unearned premiums.

f Including \$3,200 due on matured shares and \$333.52 unearned premiums.

h Due on matured shares.

i Including \$1,227.44 unearned premiums.

j Including \$1,355.22 unearned premiums.

b Including unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of As- sociation.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of Associa- tion.	Other securities.				
<i>Delaware County—Concluded.</i>							
Clifton Heights—C. Heights Building and Loan, . .	\$105,800 00	\$5,200 00	.....	.....	\$1,104 49	\$963 30	\$145 00
Collingdale—Home B. & L., .	23,100 00	2,380 00	.....	\$110 40	2,206 23	179 71	.....
Darby—Sharon Building, . .	151,400 00	24,600 00	.....	.....	2,003 84	1,469 22	151 00
Fernwood—F' wood Building,	11,900 00	.....	.....	1,400 00	3,269 19	255 24	.....
Garrettford—Upper Darby Building and Loan,	38,200 00	4,000 00	\$200 00	1,403 04	22 00	862 90	.....
Lansdowne—Lansdowne Building and Loan, . .	51,550 00	4,150 00	.....	.....	456 99	638 29	227 25
Lenni Mills—Central Loan and Savings,	9,200 00	1,390 00	.....	.....	3,402 29	75 00	.....
Linwood—Linwood Building and Loan,	12,600 00	1,500 00	.....	.....	271 75	586 60	.....
Media—Media Loan and Sav- ings, No. 2,	a 165,329 00	b	.....	3,890 87	.....	1,811 29	378 98
<i>Morton—</i>							
Folsom Building and L., .	20,720 00	2,335 00	.....	.....	576 77	1,423 56	.....
Morton Building and L., .	59,775 00	9,550 00	.....	.....	3,145 30	413 01	95 00
Springfield B. and L., . .	d 58,760 00	1,375 00	.....	10,504 94	5,392 52	2,860 65	175 00
<i>Rutledge—</i>							
Government Mntual Building and Loan, . . .	5,150 00	.....	.....	.....	67 57	142 55	.....
Rutledge Mutual Build- ing and Loan,	g 149,020 00	b	b	294 33	3,223 97	781 16	77 50
Thurlow—Iron Workers' Building,	58,750 00	2,450 00	.....	.....	.....	1,854 97	103 75
Wayne—Wayne Building and Loan,	35,250 00	1,900 00	.....	1,000 00	903 85	605 46	30 00
<i>Elk County.</i>							
Johnsonburg—Elk Nat'l S.&L.	3,900 00	.....	.....	.....	48 36	38 50	.....
Ridgway—Peoples' B. & L., .	32,700 00	.....	.....	.....	426 72	985 20	1,757 71
Ridgway Building & Loan.	23,000 00	.....	.....	.....	.....	.....	199 00

a Including loans on stock.

b Included in loans on real estate.

d Including \$200 loaned on one share of the 10th series now mat

g Including stock loans and loans on other securities.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force. plus profits.
\$113,212 79	\$86,520 00	\$23,249 99	\$1,165 39	\$1,019 97	.....	\$1,257 44	\$113,212 79	\$109,769 99
27,976 34	23,352 00	2,474 53	714 81	.....	.....	j 1,435 00	27,976 34	25,826 53
179,624 06	131,712 00	b 44,019 91	2,392 15	1,500 00	.....	.....	179,624 06	175,731 91
16,824 43	12,690 00	3,134 43	.....	.....	.....	a 1,000 00	16,824 43	15,824 43
44,687 94	34,482 00	b 8,406 90	1,599 04	.....	.....	200 00	44,687 94	42,888 90
57,022 53	52,776 00	4,028 53	218 00	.....	.....	.....	57,022 53	56,804 53
14,067 29	13,302 00	765 29	.....	.....	.....	.....	14,067 29	14,067 29
14,958 35	12,702 00	2,256 35	.....	.....	.....	.....	14,958 35	14,958 35
171,410 14	139,380 00	31,654 41	160 58	.....	\$215 15	.....	171,410 14	171,034 41
25,055 33	22,416 00	2,634 98	4 35	.....	.....	.....	25,055 33	25,050 98
72,978 31	59,445 50	11,140 69	123 00	.....	.....	c 2,269 12	72,978 31	70,586 19
79,068 11	62,974 50	f 15,792 57	101 04	.....	.....	e 200 00	79,068 11	78,767 07
5,360 12	1,647 60	212 52	.....	.....	3,500 00	.....	5,360 12	1,860 12
153,396 96	122,670 00	30,629 46	97 50	.....	.....	.....	153,396 96	153,299 46
63,158 72	48,102 00	f 14,965 33	91 00	.....	39	.....	63,158 72	63,067 33
39,689 31	35,076 00	4,515 75	82 56	.....	.....	15 00	39,689 31	39,591 75
3,986 86	2,475 75	453 72	34 41	.....	774 16	248 82	3,986 86	2,929 47
35,869 63	22,596 00	2,936 63	9,887 00	450 00	.....	.....	35,869 63	25,532 63
23,199 00	12,588 00	1,407 85	.....	.....	.....	a 9,203 15	23,199 00	13,965 85

a Unearned premiums.

b Including unearned premiums.

c Unearned premiums.

e Due on matured shares.

f Including unearned premiums.

i Including \$1,227.44 unearned premiums.

j Including \$1,355.22 unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of association.	Other securities.			
<i>Erie County.</i>						
Erie—						
Mutual Building & Loan,	\$16,640 25	\$1,886 96	.....		\$4,005 20	b \$123 29
Workingmen's B. and L.,	36,000 00	600 00	.....	\$2,400 00	2,805 83	475 31
<i>Fayette County.</i>						
Connellsville—Peoples' B. & L.	32,200 00	.....	.....		6,246 62	636 00
Uniontown—U. S. Exc. B. & L.	4,500 00	.....	.....		300 00	.....
<i>Franklin County.</i>						
Chambersburg—						
Franklin Building & Loan,	74,750 00	.....	\$23,486 00	.....	2,215 37	686 85
Mechanics B'd'g & Loan,	37,000 00	900 00	.....		2,401 31	419 20
<i>Greene County.</i>						
Waynesburg—						
Citizens' Building & Loan.	26,925 00	.....	.....		696 49	348 42
Waynesburg B. and Loan,	62,375 00	.....	.....		1,821 11	520 61
<i>Indiana County.</i>						
Blairsville—						
Conemaugh B. and Loan,	113,200 00	.....	.....		2,632 07	1,128 20
Home Building and Loan.	20,700 00	.....	.....		1,040 17	697 40
Saltsburg—Kiskiminetas B. and Loan,	10,800 00	.....	.....		1,397 41	c
<i>Jefferson County.</i>						
Big Run—Big Run B. and L.,	19,600 00	.....	.....		383 71	277 79
Brockwayville—Brockwayville Building & Loan, .	7,400 00	.....	.....		719 80	136 64
Punxsutawney—						
Home Building and Loan,	62,000 00	.....	.....			427 68
Mahoning B'd'g & Loan,	32,600 00	.....	.....			149 16

b Not including dues in arrears.

c Not reported.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$22,882 80	d \$22,739 45	e \$143 35	c	.....	.....	.....	\$22,882 80	\$22,882 80
42,411 14	37,834 50	4,432 45	\$144 19	.....	.....	.....	42,411 14	42,246 95
39,082 62	29,319 75	f 8,421 22	1,114 25	.....	.....	\$227 40	39,082 62	37,740 97
4,800 00	g 4,800 00	h	.....	.....	.....	.....	4,800 00	4,800 00
101,618 07	83,101 50	18,516 57	.....	.....	.....	.....	101,618 07	101,618 07
40,720 51	37,434 00	3,215 17	71 34	.....	.....	.....	40,720 51	40,649 17
27,969 91	20,664 00	2,745 15	.....	.....	.....	a 4,560 76	27,969 91	23,409 15
64,716 72	47,856 00	11,780 32	.....	.....	.....	a 5,080 40	64,716 72	59,636 32
116,960 27	74,341 00	i 42,619 27	.....	.....	.....	.....	116,960 27	116,960 27
23,037 57	20,772 00	2,265 57	.....	.....	.....	.....	23,037 57	23,037 57
12,355 16	j 9,503 00	i 2,852 16	c	.....	.....	.....	12,355 16	12,355 16
20,432 25	11,064 00	1,166 04	2,749 51	\$815 75	.....	k 4,636 95	20,432 25	12,230 01
8,350 94	g 6,481 95	h	157 00	.....	.....	l 1,711 99	8,350 94	6,481 95
62,427 68	19,506 00	1,596 46	27,877 00	.....	.....	m 13,448 22	62,427 68	21,102 46
32,749 16	9,648 00	912 98	15,128 00	.....	.....	n 7,060 18	32,749 16	10,560 98

a Unearned premiums.

c Not reported.

d Not including arrears, but including advance payments and divided profits.

e Divided profits included in dues on shares in force.

f Including \$7,165.20 unearned premiums.

g Including profits.

h Included in dues on shares in force.

i Including unearned premiums.

j Not including arrears, but including advance payments.

k Including \$4,510.09 unearned premiums.

l Including \$1,683.56 unearned premiums.

m Including \$12,903.46 unearned premiums.

n Including \$6,672.87 unearned premiums.

TABLE V—Assets and Liabilities

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
Jefferson County—Concluded.							
Punxsutawney—							
Punxsutawney Mutual Building and Loan, . .	\$304,200 00	.....	.....	\$10,000 00	.....	\$5,881 71	\$1,192 31
Reynoldsville—Reynoldsville Building and Loan, . .	74,800 00	.....	.....	.....	\$45 83	745 32	264 23
Juniata County.							
Mifflintown—Fermanaugh B. and Loan,	86,839 58	.....	.....	.....	.....	993 62	189 65
Lackawanna County.							
Dunmore—Dunmore B. & L.,	9,200 00	.....	.....	.....	9 85	701 62	26 80
Scranton—							
Anthracite B'ld'g & Loan.	69,000 00	.....	.....	.....	.....	1,459 02	70 00
Commonwealth B. & L., .	24,200 00	.....	.....	.....	.....	689 50	.....
Electric Building & Loan,	4,600 00	.....	.....	.....	200 00	200 00	.....
Equitable Building & L.,	160,800 00	\$40,600 00	.....	.....	.....	2,608 22	40 00
German Building,	203,600 00	60,000 00	.....	144 93	.....	1,781 78	917 18
German Building, No. 6, .	80,400 00	1,800 00	.....	1,961 58	.....	964 42	.....
Germania Building & L.,	206,200 00	.....	.....	.....	.....	2,092 94	1,182 00
Harmony B. & L., No. 2,	26,600 00	400 00	.....	.....	415 98	752 52	30 00
Home Building & Loan, .	25,800 00	.....	.....	.....	.....	1,013 80	191 50
Industrial B'ld'g & Loan,	40,800 00	.....	.....	.....	1,354 79	765 38	62 00
Lackawanna B. and L., .	99,600 00	600 00	.....	.....	.....	1,880 45	60 00
Meadow Brook B. and L.,	110,600 00	6,200 00	.....	.....	.....	2,511 20	50 00
Schiller B'ld'g and Loan,	232,400 00	18,000 00	.....	2,707 55	.....	4,407 79	60 00
Suburban B'ld'g & Loan,	113,400 00	.....	.....	.....	5,164 18	2,709 24	130 00
West Side B'ld'g & Loan,	34,000 00	.....	.....	.....	98 52	d	.....
Taylor—							
German B'ld'g & Loan, .	1,930 60	160 00	.....	.....	29 00	d	.....
Taylorville B'ld'g & Loan,	83,400 00	.....	.....	2,517 53	785 59	3,208 69	100 00

d)Not reported.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force, plus profits.
\$321,274 02	\$161,354 00	\$46,855 66	\$47,256 84			o \$65,807 52	\$321,274 02	\$208,209 66
75,855 38	45,608 00	4,497 15	1,994 94	\$719 83		p 23,035 46	75,855 38	50,105 15
88,022 85	66,984 00	120,814 75			\$218 50	5 60	88,022 85	87,798 75
9,938 27	7,980 00	11,958 27					9,938 27	9,938 27
70,529 02	49,560 00	5,871 56	194 00		827 94	a 14,075 52	70,529 02	55,431 56
24,889 50	15,468 00	683 40			2,958 75	a 5,779 35	24,889 50	16,151 40
5,000 00	4,656 00	344 00					5,000 00	5,000 00
204,048 22	128,436 00	55,525 41	1,282 80		376 59	a 18,427 42	204,048 22	188,961 41
266,443 89	169,416 00	192,613 53	813 67		2,632 58	968 11	266,443 89	262,029 53
85,126 00	59,880 00	124,634 72	177 26		434 02		85,126 00	84,514 72
209,474 94	137,232 00	51,602 68	34 00	1	64 37	a 20,541 89	209,474 94	188,834 68
28,198 50	19,044 00	1,712 98	939 11			a 6,502 41	28,198 50	20,756 98
27,005 30	20,520 00	1,074 51			637 72	a 4,773 07	27,005 30	21,594 51
42,982 17	26,040 00	1,515 02		825 00	66,275 00	a 8,327 15	42,982 17	27,555 02
102,140 45	58,920 00	9,070 16	10,535 41		169 52	b 23,445 36	102,140 45	67,990 16
119,361 20	74,256 00	23,961 67	279 93		3,327 39	b 17,536 21	119,361 20	98,217 67
257,575 34	158,112 00	69,783 14	901 28		91 99	b 28,686 93	257,575 34	227,895 14
121,403 42	80,424 00	640,340 72	633 70				121,403 42	120,764 72
34,098 52	e 34,098 52	f	d				34,098 52	34,098 52
2,119 00	g 2,119 00	f	d				2,119 00	2,119 00
90,011 81	52,752 00	17,220 56	628 00			b 19,411 25	90,011 81	69,972 56

a Unearned premiums.

i Including unearned premiums.

b Unearned premiums.

c Including \$16,745.75 unearned premiums.

d Not reported.

e Not including arrears but including advance payments, profits and unearned premiums.

f Included in dues on shares in force.

g Not including arrears but including advance payments and profits.

a Including \$7,890.55 unearned premiums.

o Including \$58,861.39 unearned premiums.

p Including \$22,594.12 unearned premiums.

TABLE V—Assets and Liabilities

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Lancaster County.</i>							
Christiana—Christiana B. & L.	\$8,200 00	\$1,500 00	.....		\$409 90	\$134 42	\$48 43
Columbia—							
Columbia Building, No. 1,	114,600 00	4,800 00	\$22,800 00	.....	3,594 89	580 00	.....
Columbia Building No. 2,	24,750 00	3,150 00	7,200 00	.....	1,085 46	228 00	.....
Saint Josephs Building, No. 2,	70,500 00	.....	.....		78 86	403 00	....
Lancaster—							
American Mechanic's Building and Loan, . .	107,225 00	4,750 00	1,750 00	\$4,200 00	17,711 95	1,038 67	36 00
Home Building and Loan,	56,400 00	5,453 00	6,207 82	9,681 25	9,459 59	430 08	995 99
People's B., L. & Dep. Co.	145,775 00	7,330 00	703 78	.....	17,685 01	1,589 47	.....
Union Building and Loan,	118,900 00	5,170 00	8,700 00	.....	14,784 69	1,129 16	12,018 24
West End B'ld'g & Loan,	48,650 00	3,990 00	5,250 00	.....	2,352 85	1,094 13	23 35
<i>Lawrence County.</i>							
New Castle—							
New Castle Mut. B. & L.,	119,400 00	6,800 00	.....		1,950 24	2,018 93	466 95
People's Mut. B. and L.,	97,700 00	3,820 00	.....	2,477 56	48 55	1,670 49	220 90
United States Excelsior B'ld'g and Loan, No. 1.	h 6,175 00	.....	.....		400 00	d	....
<i>Lebanon County.</i>							
Lebanon—							
Economy B'ld'g & Loan,	41,200 00	.....	.....			516 00	.....
Fidelity B'ld'g and Loan,	109,000 00	.....	.....		3,223 87	1,097 00	768 96
Homestead B. and S., . .	250,630 00	.....	.....			3,002 00	.....
People's B'ld'g and Loan,	408,400 00	.....	.....		337 68	3,494 50	.....
<i>Lehigh County.</i>							
Allentown—							
Mechanics' L. and B., . .	11,600 00	.....	.....				.....
Mutual Loan and B'ld'g,	98,680 00	1,800 00	4,661 00	.....	649 36	324 00	.....
Pennsylvania L. and B.,	13,700 00	.....	.....			201 36	196 43
Security Building,	104,885 00	10,880 00	.....	11,297 64	294 15	1,325 80	157 70

d Not reported.
h Not including premiums added to loans.

at end of Last Fiscal Year—Continued.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force, plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
\$10,292 75	\$9,744 00	\$524 75	\$24 00	.....	.....	.....	\$10,292 75	\$10,268 75
146,374 89	108,489 00	37,885 89	.....	.....	.....	.....	146,374 89	146,374 89
36,413 46	32,409 00	4,004 46	.....	.....	.....	.....	36,413 46	36,413 46
70,981 86	56,160 00	12,121 86	.....	.....	\$2,700 00	.....	70,981 86	68,281 86
136,711 62	116,061 00	20,476 97	173 65	.....	.....	.....	136,711 62	136,537 97
88,627 73	79,599 00	8,998 01	39 72	.....	.....	.....	88,627 73	88,588 01
173,083 26	143,298 00	29,520 66	164 60	.....	.....	\$100 00	173,083 26	172,818 66
160,702 09	135,366 00	25,248 17	62 00	.....	.....	25 92	160,702 09	160,614 17
61,360 33	52,458 00	8,811 74	90 59	.....	.....	.....	61,360 33	61,269 74
130,636 12	84,269 00	22,467 73	1,546 23	\$2,145 00	.....	b 20,208 16	130,636 12	106,736 73
105,937 50	68,367 00	18,823 51	1,571 36	.....	.....	b 17,175 63	105,937 50	87,190 51
6,575 00	1 5,289 77	1,285 23	.....	.....	.....	.....	6,575 00	6,575 00
41,716 00	28,332 00	3,414 12	4,608 00	.....	309 48	b 5,052 40	41,716 00	31,746 12
114,089 83	77,100 00	19,906 28	7,183 00	.....	.....	b 9,900 55	114,089 83	97,006 28
253,602 00	j 249,592 39	f	3,066 00	.....	943 61	.....	253,602 00	249,592 39
412,232 18	260,004 00	k 128,135 18	24,093 00	.....	.....	.....	412,232 18	388,139 18
11,600 00	10,824 00	238 37	260 00	.....	92 16	b 185 47	11,600 00	11,062 37
106,034 36	94,056 00	9,345 05	984 00	.....	.....	b 1,649 31	106,034 36	103,401 05
14,097 79	11,583 00	527 88	153 00	.....	1,833 91	.....	14,097 79	12,110 88
128,840 29	105,463 00	18,992 35	.....	.....	.....	b 4,379 94	128,840 29	124,460 35

b Unearned premiums.

f Included in dues on shares in force.

i Not including arrears.

j Including profits and unearned premiums.

k Including unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Lehigh County—Concluded.</i>							
Catasauqua—							
Catasauqua B. and L. . . .	\$21,660 00					\$452 05	
Home Building,	84,400 00				\$8,868 47	556 37	
Slatington—							
Excelsior B'ld'g & Loan, .	46,600 00	\$7,400 00			237 12	86 40	\$2,145 54
Keystone B'ld'g & Loan,	26,400 00				271 24	211 70	520 12
<i>Luzerne County.</i>							
Hazleton—Middle Coal Field Building and Loan.	45,800 00				1,831 99	536 50	
Wilkes-Barre—Keystone Building and Loan,	85,000 00	1,800 00			6,200 31	715 94	483 00
<i>Lycoming County.</i>							
Hughesville—Hughesville B. and L.,	6,200 00				105 61	249 46	431 53
Jersey Shore—Prov. B. & L.,	20,400 00				623 11	132 03	1,142 43
Williamsport—							
German Building,	27,850 00			\$1,820 00	2,792 57	2,234 43	80 00
West Branch B. and L., .	43,000 00		\$7,835 00	50 00	5,407 68	2,891 26	135 00
<i>Mercer County.</i>							
Sharon—Sharon B. and L., . .	74,250 00	1,840 00			61 93	a	
<i>Monroe County.</i>							
Stroudsburg—Commonwealth B. and L.,	106,800 00		2,460 00		1,597 90	822 06	
<i>Montgomery County.</i>							
Bryn Mawr—Bryn Mawr L. and B.,	167,700 00	17,300 00			4,328 38	3,443 63	94 20
Cheltenham—Cheltenham B., No. 2,	e 51,175 00	f		900 00	593 01	1,258 27	485 75
Conshohocken—							
Home Sav. F. and L., . .	72,300 00	2,600 00	2,000 00		2,869 56	154 17	
Welcome Sav. F. and L.,	29,725 93	300 00	2,000 00		196 33	166 74	
Hathoro—Hatboro B. and L.,	35,445 00	4,000 00		3,400 00	626 65	856 83	40 00
Huntingdon Valley—Huntingdon Valley B.,	35,600 00	6,050 00			41 01	46 00	60 00

a Not reported.

e Including loans on stock.

f Included in loans on real estate.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					Dues paid in on shares in force, plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						
\$22,112 05	\$18,558 00	\$1,470 23	\$1 00	.....	\$1,545 12	b \$537 70	\$22,112 05	\$20,028 23
93,824 84	78,354 00	13,083 00	78 35	\$1,075 15	.....	b 1,234 34	93,824 84	91,437 00
56,469 06	38,220 00	k15,587 39	2,575 27	.....	.....	86 40	56,469 06	53,807 39
27,403 06	16,944 00	k5,878 36	655 70	.....	3,925 00	.....	27,403 06	22,822 36
48,168 49	36,000 00	k12,093 49	75 00	.....	.....	.....	48,168 49	48,093 49
94,199 25	69,444 00	k16,509 00	106 00	.....	.....	b 8,140 25	94,199 25	85,953 00
6,986 60	4,764 00	458 60	1,764 00	.....	.....	.....	6,986 60	5,222 60
22,297 57	b 19,639 00	2,658 57	a	.....	.....	.....	22,297 57	22,297 57
34,777 00	30,174 00	4,028 00	.....	.....	.....	575 00	34,777 00	34,202 00
59,318 94	38,157 00	10,534 10	906 79	892 77	.....	c 8,828 23	59,318 94	48,691 10
76,151 93	67,332 00	d 8,335 43	234 50	.....	.....	250 00	76,151 93	75,667 43
111,679 96	68,880 00	41,622 96	1,177 00	.....	.....	.....	111,679 96	110,502 96
192,866 21	143,046 00	49,661 79	158 42	.....	.....	.....	192,866 21	192,707 79
54,412 03	44,400 00	9,012 03	.....	.....	.....	g 1,000 00	54,412 03	53,412 03
79,923 73	62,400 00	17,523 73	.....	.....	.....	.....	79,923 73	79,923 73
32,389 00	27,024 00	5,365 00	.....	.....	.....	.....	32,389 00	32,389 00
44,368 48	35,984 50	7,976 88	246 55	.....	.....	160 55	44,368 48	43,961 38
41,797 01	34,309 00	7,488 01	.....	.....	.....	.....	41,797 01	41,797 01

b Unearned premiums.

k Including unearned premiums.

b Including advance payments.

c Including \$5,410.80 due on matured shares and \$3,417.48 due on paid up stock.

d Including unearned premiums.

g Due on matured shares.

TABLE V—Assets and Liabilities

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arreages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Montgomery County.—Concl'd.</i>							
Jenkintown—							
Abington Building,	\$35,800 00	\$1,625 00	.....	\$700 00	\$757 31	\$963 58	.....
Jenkintown Building, . .	139,600 00	.....	.....	7,207 42	4,601 25	1,592 85	.....
Norristown—							
National Sav. F. and L., No. 2,	h 44,150 00	9,200 00	.....	1,500 00	49 65	1,220 49	\$23,200 00
Star Loan.	i 84,400 00	5,070 00	.....	.....	4,850 25	1,358 17	.....
West Norristown B. & L.,	j 52,355 00	2,000 00	.....	.....	270 13	219 40	441 18
Pottstown—Guardian B. & L.,	109,900 00	8,420 00	.....	26,978 40	1,720 53	2,247 42	111 00
Rosemont—Rosemont L. & B.,	e 147,100 00	f	.....	1,009 00	5,130 02	2,603 10	415 84
West Conshohocken—Rising Sun B. and L.,	60,200 00	.....	\$2,025 00	950 00	61 75	1,261 73	117 72
<i>Northampton County.</i>							
Bethlehem—Bethlehem Build- ing and Loan,	45,100 00	643 33	.....	.....	1,284 84	779 77	.....
Easton—							
Northampton Co., B. & L.,	12,970 00	85 00	.....	.....	417 92	878 09	.....
West Ward Building, . . .	135,400 00	20,000 00	43,570 00	1,500 00	655 59	1,698 60	89 75
Freemansburg — Freemans- burg B. and L.,	151,000 00	20,575 00	.....	.....	5 09	.....	151 50
South Bethlehem—							
Equitable B. and L., . . .	93,415 00	4,040 00	.....	.....	509 30	270 50	.....
Industrial B. and L.,	21,200 00	400 00	.....	.....	828 51	210 49	.....
South Bethlehem B. & L.,	74,873 00	4,573 00	.....	.....	21 02	a	.....
<i>Northumberland County.</i>							
Mount Carmel—							
Anthracite B. and L., . .	201,000 00	.....	.....	.....	675 69	12,951 77	373 00
Citizens B. and L., . . .	283,700 00	.....	.....	.....	635 04	4,615 05	549 82
Shamokin—Home B. and L.,	68,200 00	.....	.....	.....	7,645 71	554 40	194 99
Sunbury — Susquehanna B. and L.,	21,400 00	.....	1,125 00	.....	102 98	230 57	.....

a Not reported.
e Including loans on stock.
f Included in loans on real estate.
h Including \$15,600 loaned to persons not shareholders.
i Including \$30,200 loaned to persons not shareholders.
j Including \$21,755 loaned to persons not shareholders.

at End of Last Fiscal Year.—Continued.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
\$39,845 89	\$28,020 00	\$6,925 89	.....	.....	.....	g \$4,900 00	\$39,845 89	\$34,945 89
153,001 52	117,390 00	34,717 12	\$894 40	.....	.....	.....	153,001 52	152,107 12
79,320 14	44,760 00	13,957 64	533 00	.....	.....	20,069 50	79,320 14	58,717 64
95,678 42	64,621 00	16,763 17	2,994 25	.....	.....	11,500 00	95,678 42	81,384 17
55,285 71	46,440 00	6,794 91	848 75	.....	\$1,200 00	k 2 05	55,285 71	53,234 91
149,377 35	123,840 00	d 25,392 35	124 00	.....	.....	11 00	149,377 35	149,232 35
156,257 96	127,110 00	29,120 66	27 30	.....	.....	.....	156,257 96	156,230 66
64,616 20	e 62,989 10	m 3 60	.....	.....	.....	1,623 50	64,616 20	62,992 70
47,807 94	39,240 00	8,520 44	47 50	.....	.....	.....	47,807 94	47,760 44
14,351 01	10,062 00	884 01	55 00	.....	3,350 00	.....	14,351 01	10,946 01
202,913 94	170,142 00	d 32,771 94	.....	.....	.....	.....	202,913 94	202,913 94
171,731 59	123,199 00	d 38,622 59	.....	\$9,910 00	.....	.....	171,731 59	161,821 59
98,234 80	77,148 00	21,069 80	17 00	.....	.....	.....	98,234 80	98,217 80
22,639 00	21,288 00	1,351 00	.....	.....	.....	.....	22,639 00	22,639 00
79,467 02	n 66,148 00	13,319 02	a	.....	.....	.....	79,467 02	79,467 02
215,000 46	152,244 00	51,271 65	6,252 81	.....	.....	k 5,232 00	215,000 46	203,515 65
289,499 91	199,608 00	80,913 88	8,978 03	.....	.....	.....	289,499 91	280,521 88
76,595 10	62,640 00	13,646 25	308 85	.....	.....	.....	76,595 10	76,286 25
22,858 55	17,088 00	d 5,770 55	.....	.....	.....	.....	22,858 55	22,858 55

a Not reported.

d Including unearned premiums.

g Due on matured shares.

k Unearned premiums.

l Including divided profits.

m Divided profits included in dues on shares in force.

n Not including arrears, but including advance payments.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County.</i>							
Philadelphia—							
Acme B. and L.,	\$24,500 00	\$900 00	\$500 00		\$41 09	\$538 30	\$50 80
Active B. and L.,	140,800 00	5,800 00		\$86,127 42		2,706 20	899 16
Active Building, No. 2, .	60,600 00	1,700 00		4,691 36		1,238 33	259 76
Adelphia Loan and Bldg.,	38,900 00	750 00			4,077 10	665 50	
Alert Building,	14,000 00	1,300 00			13 42	193 75	
Allegheny Avenue B. & L.,	151,700 00	37,500 00	1,800 00		2,838 23	961 16	
Allegheny Building, No. 2,	24,600 00	4,200 00			582 11	350 10	
Allison Bldg and Loan, . .	2,015 00	275 00			10,166 18	26 88	1,526 60
Amber Building and Loan,	65,500 00	1,500 00	4,845 83	1,300 00		1,159 82	25 00
American Enterprise Building and Loan, . .	26,215 00	1,205 04			433 51	277 03	374 27
American Instalment Building and Loan, . .	26,400 00	250 00			734 78	325 74	68 00
Anchor Bldg. and Loan, . .	c 98,600 00	3,775 00	6,600 00		1,602 17		
Annual Series (B. and L.).	22,800 00				710 88	413 41	
Anthracite Bldg. and Loan,	149,200 00	20,900 00		5,200 00	9,342 91	2,025 38	
Aramingo Bldg. and Loan,	4,350 00				3,756 65	290 66	350 00
Ark Building and Loan, .	197,500 00	45,600 00			12,909 81	807 94	75 00
Artisans' Bldg. and Loan,	61,400 00	15,550 00	28,090 00		2,401 55	2,042 07	
Artisans' B. and L., No. 2,	h 51,500 00	3,900 00	8,350 00		637 88	1,073 72	
Art Workers' B. and L.,	96,300 00	8,200 00			188 29	185 33	38 30
Ashlaud B. and L., No. 3,	55,700 00	15,075 00			231 19	219 51	
Assistance Bldg. and Loan,	28,900 00	4,600 00	13,920 00		1,884 71	591 83	
Assistance B. and L., No. 2	26,900 00	9,500 00	18,747 10			451 51	
Assurance Bldg. and Loan,	43,700 00	6,550 00				1,073 73	449 64
Atlas Building and Loan,	37,340 00	2,150 00			17 07	1,123 81	133 23
Bakers' Bldg. and Loan, .	127,600 00	21,200 00	4,600 00	1,975 81	2,271 06	2,846 50	383 80
Belgrade Bldg. and Loan, .	24,000 00	300 00			1,479 35	168 00	

c Including \$5,100 loaned on 25½ shares of the 7th series now matured.

h Including \$1,400 loaned on 7 shares of 5th series and \$1,600 loaned on 8 shares of the 9th series now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.								
\$26,529 69	\$20,268 00	d \$2,309 49	\$57 80	.....	\$2,450 00	\$1,444 45	\$26,529 69	\$22,577 44
236,332 78	181,587 00	41,763 57	2,840 34	.....	10,141 87	.....	236,332 78	223,350 57
68,489 45	60,603 00	7,311 07	353 45	.....	121 93	100 00	68,489 45	67,914 07
44,392 60	35,298 00	9,094 60	.....	.....	.....	.....	44,392 60	44,392 60
15,507 17	11,244 00	288 17	.....	.....	3,975 00	.....	15,507 17	11,532 17
194,799 39	157,990 00	37,458 19	51 20	.....	.....	.....	194,799 39	194,748 19
29,732 21	26,604 00	2,649 26	478 95	.....	.....	.....	29,732 21	29,253 26
14,009 66	a 10,800 00	3,209 66	.....	.....	.....	.....	14,009 66	14,009 66
74,330 65	47,814 00	14,374 95	3,656 85	.....	2,568 91	b 5,615 94	74,330 65	62,488 95
28,504 85	a 26,796 00	1,581 73	127 12	.....	.....	.....	28,504 85	28,377 73
27,778 52	22,492 50	5,027 40	258 62	.....	.....	.....	27,778 52	27,519 90
110,577 17	67,932 00	e 14,137 11	656 90	.....	19,000 00	d 8,851 16	110,577 17	82,069 11
23,924 29	19,932 00	e 3,986 29	6 00	.....	.....	.....	23,924 29	23,918 29
186,668 29	147,438 00	39,167 93	62 36	.....	.....	.....	186,668 29	186,605 93
8,747 31	8,562 00	185 31	.....	.....	.....	.....	8,747 31	8,747 31
256,892 75	198,924 00	46,917 81	11,050 94	.....	.....	.....	256,892 75	245,841 81
109,483 62	85,992 00	20,657 88	f	.....	.....	g 2,831 24	109,483 62	106,649 38
65,461 60	49,686 00	12,771 33	.....	.....	.....	i 3,004 27	65,461 60	62,457 33
104,912 02	85,569 00	19,338 02	5 00	.....	.....	.....	104,912 02	104,907 02
71,225 70	58,572 00	12,567 12	86 58	.....	.....	.....	71,225 70	71,139 12
49,896 54	37,878 00	9,930 43	f	.....	.....	j 2,088 08	49,896 54	47,808 46
55,598 61	44,532 00	10,311 76	49 95	.....	704 90	.....	55,598 61	54,843 76
51,773 37	45,361 00	4,791 70	27 00	.....	1,593 67	.....	51,773 37	50,152 70
40,769 11	32,694 00	2,960 11	.....	.....	5,100 00	45 00	40,769 11	35,624 11
160,877 17	131,196 00	29,651 17	30 00	.....	.....	.....	160,877 17	160,847 17
25,947 35	23,376 00	2,561 35	10 00	.....	.....	.....	25,947 35	25,937 35

d Including unearned premiums.

a On free shares only, dues on pledged shares having been credited on loans.

b Including \$5,161.38 unearned premiums and \$454.56 due on matured shares.

d Including \$8,504.16 dues on matured shares.

e Including unearned premiums.

f Included in all other liabilities.

g Including advance payments and \$800.24 due on matured shares.

i Due on matured shares.

j Including advance payments and \$1,000.15 due on matured shares.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Bellevue Blg. and Loan, .	\$123,850 00	\$4,050 00	\$4,550 00	\$5,150 00	.....	\$1,544 57	\$90 00
Belmont Blg. and Loan, .	21,150 00	2,875 00	.....	.....	\$14 14	211 34	12 27
Belrose Blg. and Loan, .	64,560 00	850 00	.....	.....	859 00	1,748 20	.....
Ben Franklin B. and L., .	31,900 00	600 00	.....	.....	.....	1,386 63	30 00
Berean Blg. and Loan, .	26,150 00	1,229 00	.....	.....	.....	2,220 84	.....
Best Plan Blg. and Loan, .	12,225 00	3,000 00	1,500 00	2,168 77	1,593 79	798 44	135 17
Bi-Centennial B. and L., .	33,600 00	28,200 00	.....	4,332 60	1,972 23	393 46	45 96
Blucher Building, No. 3, .	37,400 00	4,400 00	315 00	.....	534 45	289 37	.....
Blucher Building, No. 4, .	182,300 00	900 00	.....	10,664 07	1,240 30	1,038 62	1,921 67
Blucher Building, No. 5, .	102,800 00	800 00	369 99	.....	717 25	995 34	75 00
Borrowers' Building, . .	3,050 00	2,500 00	.....	.....	55 44	.....	.....
Bouvier Blg. and Loan, .	9,200 00	2,700 00	.....	.....	1,180 45	530 71	117 43
Bridesburg Building, . .	162,500 00	16,800 00	.....	4,000 00	1,729 00	2,393 85	1,111 50
Bridesburg Perpetual Blg. .	322,750 00	48,200 00	.....	1,900 00	421 33	2,347 72	2,249 50
Building and Loan, No. 90, .	30,350 00	1,700 00	.....	.....	359 51	412 20	.....
Building and Loan, No. 155, .	32,150 00	2,225 00	.....	.....	.....	977 68	.....
Bulletin Building,	78,100 00	3,700 00	.....	.....	2,807 91	2,146 65	.....
Bush Hill Building, . . .	120,000 00	10,200 00	.....	2,000 00	.....	172 94	40 00
Bush Hill Building, No. 2, .	223,800 00	29,200 00	3,030 00	9,250 00	693 03	2,902 03	70 00
Bush Hill Building, No. 3, .	49,463 50	5,700 00	.....	.....	2,470 59	205 74	.....
Cable Building and Loan, .	26,000 00	2,500 00	.....	8,000 00	2,350 23	307 08	25 00
Cadwallader Building, . .	94,450 00	13,000 00	10,000 00	.....	1,228 85	1,031 00	247 00
Caledonian B'ld'g, No. 2, .	49,630 40	.....	.....	.....	293 82	112 64	.....
Cannstatter Building, . .	141,030 00	6,400 00	.....	.....	1,546 42	341 28	150 00
Carpet and Hosiery B. & L. .	14,500 00	300 00	.....	.....	1,413 79	274 31	65 00
Cedar Building,	53,200 00	5,350 00	.....	1,702 80	1,382 54	729 32	.....
Centennial B. and L., . .	16,150 00	900 00	.....	.....	6,565 01	122 22	.....

o Including \$1,050 loaned to shareholders without stock security.

at the End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on share in force plus profits.
\$139,234 57	\$111,834 00	\$26,401 37	\$354 99		\$641 03	k \$3 28	\$139,234 57	\$138,235 27
24,262 75	21,750 00	1,466 45	42 13		1,000 60	4 17	24,262 75	23,216 45
67,937 20	53,472 00	14,440 21	24 99				67,937 20	67,912 21
33,916 63	25,124 00	5,534 46	40 00		2,384 84	823 33	33,916 63	30,668 46
29,599 85	20,385 00	2,539 76	209 89		5,231 87	1,232 32	29,599 84	22,924 76
21,421 17	19,782 00	1,639 17					21,421 17	21,421 17
68,599 25	57,420 00	11,119 25	60 00				68,599 25	68,539 25
42,938 82	36,024 00	6,877 82	37 00				42,938 82	42,901 82
198,064 66	146,454 00	36,573 24	12,511 32			2,526 10	198,064 66	183,027 24
105,757 58	78,420 00	23,676 97	3,660 61				105,757 58	102,096 97
5,605 44	1 5,311 07	m 294 37					5,605 44	5,605 54
13,728 69	13,128 00	550 69	50 00				13,728 69	13,678 69
188,534 35	139,014 00	e 35,923 74	159 97		6,000 00	n 7,436 61	188,534 35	174,937 74
377,868 55	283,809 00	81,424 50	5,944 50			p 6,690 55	377,868 55	365,233 50
32,821 71	29,436 00	3,310 71	30 00	\$45 00			32,821 71	32,746 71
35,352 68	30,600 00	2,390 74	33 25		2,280 60	a 48 05	35,352 68	32,990 74
86,754 56	67,740 00	18,969 56	45 00				86,754 56	86,709 56
132,412 94	102,108 00	25,133 85	1,431 58		3,624 51	115 00	132,412 94	127,241 85
269,005 06	209,472 00	52,527 89	930 17			6,075 00	269,005 06	261,999 89
57,839 83	b 46,590 00	10,501 51	748 32				57,839 83	57,091 51
49,182 31	28,368 00	7,718 27	42 54			c 13,053 50	49,182 31	36,086 27
119,956 86	92,736 00	27,124 86	96 00				119,956 86	119,860 86
50,036 86	35,550 00	8,413 74	1,448 00		2,000 00	2,595 12	50,036 86	43,993 74
152,437 70	125,820 00	26,367 70	250 00				152,437 70	152,187 70
16,353 10	13,974 00	2,379 10					16,353 10	16,353 10
62,374 66	55,272 00	6,602 66				500 00	62,374 66	61,874 66
23,737 23	18,038 00	4,785 84	84 51			d 828 88	23,737 23	22,823 84

a Including \$32.96 unearned premiums.

b On free shares only, dues on pledged shares having been credited on loans.

c Including \$10,225 50 due on matured shares and \$153 unearned premiums.

d Due on matured shares.

k Unearned premiums.

n Including \$7,225.92 due on matured shares.

p Including \$5,634.55 unearned premiums and \$1,056 due on matured shares.

l Including divided profits.

m Divided profits included in dues on shares in force.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County.—Continued.</i>							
Philadelphia—							
Century B. and L.,	\$21,600 00	\$2,850 00	.....		\$1,090 70	\$1,017 15	.....
Charles Carroll Building,	74,200 00	2,800 00	\$10,425 00	\$2,500 00	2,525 70	685 61	47 92
Charles Carroll Bld'g No.2,	55,400 00	300 00	.....	850 00	3,725 89	1,045 97	.....
Chas. Clare B. & L., No.1,	20,148 00	3,500 00	.....	.....	.....	45 07	2 13
Chas. Clare B. & L., No.2,	17,495 00	2,800 00	.....	.....	4,876 45	79 85	.....
Chas. Clare B. & L., No.3,	16,949 00	2,100 00	.....	.....	510 94	353 66	.....
Chas. Clare B. & L., No.4,	3,933 00	1,200 00	.....	.....	3,269 83	87 01	15 78
Chas. Clare B. & L., No.5,	14,514 00	2,300 00	.....	.....	.....	172 76	.....
Charles H. Salmon B. & L.,	119,800 00	5,100 00	.....	.....	835 17	574 60	44 33
Charles Tyrell, L. and B.,	57,100 00	5,800 00	.....	.....	624 41	616 46	75 00
Chelton Hills Mutual Imp.	96,600 00	18,900 00	.....	2,900 00	2,722 84	2,432 10	413 00
Chestnut Hill B. and L.,	34,400 00	10,800 00	2,100 00	.....	.....	151 40	26 25
City Hall B. and L., . . .	85,600 00	40,800 00	12,500 00	11,500 00	1,489 24	1,821 57	.....
City of Homes B. and L.,	147,800 00	14,675 00	15,400 00	6,800 00	6,699 59	2,773 56	1,382 37
City of Penn S. F. and L.,	93,000 00	16,945 00	.....	.....	424 49	1,214 96	.....
Cohocksink Mutual B. & L.	57,800 00	6,000 00	3,500 00	.....	4,283 74	707 22	.....
College Building,	9,000 00	400 00	.....	.....	2,797 90	110 69	112 98
Collingdale B., L. and L.,	12,650 00	.....	.....	.....	23 00	460 00	.....
Columbia Ave. Building,	102,000 00	16,000 00	.....	7,573 57	3,330 43	1,103 49	319 71
Columbia B. and L., . . .	6,000 00	970 00	.....	.....	698 74	59 06	.....
Columbus B. and L., . . .	8,650 00	700 00	.....	.....	906 58	216 33	182 34
Combination B. & L., No.4,	46,700 00	8,350 00	1,000 00	.....	2,145 39	343 94	.....
Combination B. & L., No.5,	21,900 00	2,000 00	.....	.....	2,009 48	368 88	.....
Commercial B. and L., . .	10,950 00	500 00	.....	.....	1,796 62	203 26	74 00
Commodore Stewart B. & L.	5,700 00	150 00	.....	.....	283 66	81 01	.....
Concord B. and L.,	41,300 00	1,050 00	.....	.....	.....	561 68	50 00
Consolidation Building, .	64,000 00	22,400 00	.....	.....	1,476 85	601 50	70 00

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$26,557 86	\$23,106 00	\$3,437 36	\$5 50			\$9 00	\$26,557 86	\$26,542 36
93,184 23	74,478 00	17,858 57	595 80			e 251 86	93,184 23	92,336 57
61,321 86	47,724 00	f 13,373 40	190 00			34 46	61,321 86	61,097 40
23,695 20	b 14,875 00	8,820 20					23,695 20	23,695 20
25,251 30	b 20,088 00	5,163 30					25,251 30	25,251 30
19,913 60	b 15,810 00	4,073 60					19,913 60	19,913 60
8,505 62	b 7,776 00	729 62					8,505 62	8,505 62
16,986 76	b 3,360 00	940 17			\$12,686 59		16,986 76	4,300 17
126,354 10	92,935 10	21,753 27	111 79		3,200 00	g 8,353 54	126,354 10	114,688 77
64,195 87	37,644 00	15,571 37	166 36			h 10,814 14	64,195 87	53,215 37
123,967 94	99,874 25	22,124 47	125 42			1,843 80	123,967 94	121,998 72
47,477 65	35,904 00	i 11,497 35	44 50		31 80		47,477 65	47,401 35
153,710 81	123,432 00	28,433 77	70 00			j 1,775 04	153,710 81	151,865 77
195,530 52	163,448 00	31,787 11	295 41				195,530 52	195,235 11
111,534 45	91,416 00	19,647 50	389 75			131 20	111,534 45	111,063 50
72,295 96	55,404 00	15,505 65	1,386 31				72,295 96	70,909 65
12,421 57	11,976 00	425 57	20 00				12,421 57	12,401 57
13,138 00	9,933 00	3,205 00					13,138 00	13,138 00
130,329 20	110,604 00	19,649 44	75 76				130,329 20	130,253 44
7,727 80	5,748 00	f 932 75				d 1,047 05	7,727 80	6,680 75
10,655 25	10,158 00	497 25					10,655 25	10,655 25
58,539 33	48,024 00	10,485 83	29 50				58,539 33	58,509 83
26,278 36	23,178 00	914 36	186 00		2,000 00		26,278 36	24,092 36
13,523 88	12,837 00	683 88	3 00				13,523 88	13,520 88
6,214 67	5,358 00	42 27			600 00	214 40	6,214 67	5,400 27
42,901 68	36,276 00	6,905 98	26 00		5,693 70		42,901 68	37,181 98
88,548 35	71,328 00	16,669 99	530 17			20 19	88,548 35	87,997 99

b On free shares only, dues on pledged shares having been credited on loans.
d Dues on matured shares.
e Unearned premiums.
f Including unearned premiums.
g Including \$8,260.20 unearned premiums.
h Including \$10,700 on 53½ shares of the 15th series now matured and \$111.14 unearned premiums.
i Including \$304.03 unearned premiums.
j Including \$1,770.04 unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Constitutional Building, .	\$57,200 00	\$4,000 00	.....	.....	\$530 60	\$570 64	\$125 00
Continental Building, . .	72,700 00	9,100 00	\$8,000 00	\$1,197 33	5,211 50	1,649 31	250 00
Corinthian Building & L.,	62,800 00	.....	.....	.....	5,190 40	487 03	125 00
Crescent Building and L.,	24,600 00	900 00	.....	.....	79 80	238 94	150 00
Cumberland B. and L., . .	120,056 26	7,900 00	31,702 43	.....	49 54	2,369 76	175 00
Cumberland B. & L., No. 2,	98,500 00	14,000 00	.....	.....	752 37	2,081 78	150 00
David O'Connell Bdg., . .	73,200 00	12,625 00	9,600 00	.....	2,533 34	1,077 73	.....
Dauphin Building,	79,269 13	1,859 80	.....	.....	1,830 32	312 82	100 00
David Smyth Loan and B.,	99,450 00	.....	11,700 00	600 00	11,792 12	1,351 78	.....
Decatur Building,	104,550 00	2,050 00	.....	62,721 05	270 20	1,049 81	400 00
Delaware Building,	46,800 00	15,400 00	.....	3,200 00	2,920 97	2,411 05	50 00
Delaware River B. and L.,	38,000 00	2,050 00	.....	3,600 00	2,587 94	1,072 52	75 00
Diamond Building and L.,	8,700 00	5,200 00	.....	.....	1,345 21	194 16	.....
Dickerson Building, No. 4,	163,000 00	4,800 00	3,440 00	.....	16,500 00	931 84	.....
Dime Building,	15,700 00	1,200 00	.....	.....	1,362 29	123 00	.....
Disston B. and L., No. 2,	31,700 00	9,500 00	.....	.....	2,164 72	512 23	.....
Dry Dock Series Building,	35,700 00	1,400 00	.....	.....	3,282 71	170 38	.....
East End Building and L.,	15,200 00	2,800 00	.....	.....	1,392 63	271 74	3,320 00
East Park B. and Loan, . .	24,150 00	4,600 00	.....	.....	286 03	331 54	157 50
Economy Building and L.,	30,400 00	550 00	1,414 00	.....	1,097 56	1,288 18	35 00
Economy Building, No. 1, f	68,600 00	g	.....	2,000 00	1,021 49	715 96	.....
Eintracht Building,	40,600 00	10,250 00	.....	.....	4,629 19	997 60	230 00
Eleventh Ward Series B.,	54,400 00	2,600 00	.....	.....	1,511 87	487 50	.....
Elm Building,	61,900 00	1,800 00	.....	.....	2,855 01	472 82	.....
Elm Tree B. and L.,	51,900 00	600 00	.....	9,129 65	1,060 50	381 82	50 00
Elmwood Building and L.,	14,600 00	2,300 00	.....	.....	2,433 49	747 95	.....
Emerald Building,	43,150 00	3,500 00	1,200 00	.....	1,718 04	399 02	30 00
Emmet Building and L.,	167,550 00	g	.....	.....	31 68	2,603 35	16,520 00
Emmet B. and L., No. 2,	31,000 00	3,700 00	.....	.....	1,334 17	754 96	.....

f Including loans on stock.

g Included in loans on real estate.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$62,426 24	\$54,156 00	\$5,372 74	\$2,800 00			\$97 50	\$62,426 24	\$59,528 74
98,108 14	80,112 00	17,615 36	15 00			a 365 78	98,108 14	97,727 36
68,602 43	58,820 00	9,274 43	1,008 00				68,602 43	67,594 43
25,968 74	24,078 00	1,789 74	95 00			6 00	25,968 74	25,867 74
162,252 99	124,566 00	29,268 27	7,501 48			917 24	162,252 99	153,834 27
115,484 15	80,976 00	26,533 85	2,431 83			b 5,542 45	115,484 15	107,509 85
99,036 07	76,248 00	19,788 07			\$3,000 00		99,036 07	96,036 07
83,372 07	e 69,024 00	12,143 65	2,082 34			122 08	83,372 07	81,167 65
124,893 90	106,419 00	18,474 90					124,893 90	124,893 90
171,041 06	134,800 50	25,840 81	248 67			d 10,151 08	171,041 06	160,641 31
70,782 02	56,916 00	13,592 40	263 14			10 48	70,782 02	70,508 40
47,335 46	37,860 00	9,366 71	108 75				47,335 46	47,226 71
15,439 37	14,535 00	904 37					15,439 37	15,439 37
188,671 84	135,054 00	e 27,068 17	13,693 12		12,178 34	678 21	188,671 84	162,122 17
18,385 29	17,736 00	649 29					18,385 29	18,385 29
43,876 95	37,434 00	6,442 95					43,876 95	43,876 95
40,553 09	31,410 00	5,341 59	801 50				40,553 09	39,751 59
22,984 37	19,044 00	3,809 37	6 00			125 00	22,984 37	22,853 37
29,525 07	25,530 00	2,543 87			650 00	801 20	29,525 07	28,073 87
34,784 74	30,018 00	4,730 74	36 00				34,784 74	34,748 74
72,337 45	63,840 00	5,855 86	561 44	2,050 00		30 15	72,337 45	69,695 86
56,706 79	48,762 00	7,769 92	174 87				56,706 79	56,531 92
58,999 37	46,052 00	7,947 37	h 5,000 00				58,999 37	53,999 37
67,027 83	55,644 00	11,329 83				54 00	67,027 83	66,973 83
63,121 97	48,180 00	11,769 19	172 00		3,000 00	78	63,121 97	59,949 19
20,081 44	17,039 00	2,937 44	105 00				20,081 44	19,976 44
49,997 06	43,416 00	6,581 06					49,997 06	49,997 06
186,705 03	150,531 00	34,893 61	88 00			1,192 42	186,705 03	183,424 61
36,789 13	32,556 00	3,085 90	6 00			1,141 23	36,789 13	35,641 90

a Including \$304.03 unearned premiums.
 b Including \$3,853.57 unearned premiums.
 c On free shares only, dues on pledged shares having been credited on loans.
 d Including \$8,650 due on matured shares.
 e Including unearned premiums.
 h Including interest.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Empire Building and L.,	\$13,400 00	\$4,570 00	\$1,350 00	\$1,000 00	\$728 84	\$15 50	\$53 50
Energetic Building, . . .	42,250 00	.....	750 00	.....	858 34	234 68	.....
Equitable B. and Loan, .	47,200 00	6,850 00	.....	.....	.....	1,523 49	3,278 98
Erie Building,	39,000 00	9,600 00	15,000 00	1,756 72	2,278 39	1,304 17	.....
Erin Building,	117,975 00	22,450 00	46,700 00	.....	3,290 05	1,478 81	409 23
Essington-Carbondale Building and Loan, . . .	3,900 00	100 00	.....	.....	.....	516 43	338 12
E. T. Tyson B. and L., . .	180,100 00	21,950 00	.....	15,800 00	3,691 63	1,001 22	.....
Eureka Building,	22,750 00	2,600 00	.....	.....	.....	1,345 31	355 03
Fair Chance B. and Loan,	59,150 00	6,650 00	.....	.....	5,092 16	466 23	16 31
Fairmount Av. B. & L., f	76,550 00	g	.....	.....	2,540 94	21 00	40 00
Fairmount B. and L., . .	38,460 00	.....	.....	.....	3,697 76	155 07	1,650 08
Fall of Schuylkill B., S. F. and L.,	a 75,800 00	2,950 00	.....	.....	7,573 05	1,533 00	25 00
Fern Rock B. and L., . .	13,400 00	3,550 00	.....	.....	21 63	313 75	247 70
Fidelity Building,	68,700 00	1,800 00	.....	23,100 00	8 19	1,335 71	75 00
Fifth Ward B. and L., . .	106,000 00	9,300 00	.....	.....	8,062 07	767 20	.....
Finance B. and L.,	2,200 00	270 00	.....	.....	811 73	167 90	139 10
Frankford B. and L., . .	97,200 00	10,800 00	.....	2,600 00	344 82	1,087 13	50 00
Franklin Building, No. 6,	53,400 00	800 00	.....	.....	784 29	1,195 13	.....
Franklin Square B. and L.,	41,200 00	20,800 00	.....	.....	393 11	637 01	173 37
Franklinville B., L. & L.,	56,950 00	10,450 00	300 00	.....	2,315 46	480 13	360 95
Franz Abt B. and L., . . .	51,000 00	9,000 00	.....	.....	3,147 08	311 73	.....
Garfield B.,	32,200 00	2,000 00	.....	.....	2,186 77	186 25	150 00
Gem Building and Loan,	22,000 00	4,200 00	.....	.....	773 38	52 24	.....
G. W. Hyde S. F., L., & B.,	23,150 00	.....	4,500 00	.....	4,821 14	599 83	.....
G. W. Hyde B. & L., No. 2,	94,800 00	.....	5,200 00	2,000 00	8,689 92	857 87	.....
G. W. Hyde B. & L., No. 3,	35,000 00	10,500 00	33,900 00	.....	1,455 35	1,880 00	.....
G. W. Nebinger Building,	11,250 00	2,000 00	.....	2,050 00	3,002 67	202 45	.....

a Including \$2,400 loaned on 29 shares in the 18th series now matured.

f Including loans on stock.

g Included in loans on real estate.

at End of Last Fiscal Year.—Continued.

Gross As- sets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$21,117 84	\$16,560 00	\$4,557 84					\$21,117 84	\$21,117 84
44,093 02	36,720 00	7,348 82				i \$24 20	44,093 02	44,068 82
58,852 47	45,660 00	9,180 49			\$2,359 54	1,652 44	58,852 47	54,840 49
68,939 28	54,180 00	14,217 93	\$40 00			j 501 35	68,939 28	63,397 93
192,303 09	137,940 00	54,235 09	128 00				192,303 09	192,175 09
4,854 55	4,617 00	109 56	15,00		112 99		4,854 55	4,726 56
222,542 90	171,717 00	48,892 64	920 59		1,012 67		222,542 90	220,609 64
27,050 34	24,981 00	1,364 48	25 00		679 86		27,050 34	26,345 48
71,374 70	59,052 00	12,322 70					71,374 70	71,374 70
79,151 94	63,876 00	15,230 94	45 00				79,151 94	79,106 94
43,902 91	34,644 00	9,141 40	117 51				43,902 91	43,785 40
87,881 05	65,610 00	16,095 51				b 6,175 54	87,881 05	81,705 51
17,533 08	15,741 00	834 45	132 63		825 00		17,533 08	16,575 45
95,018 90	75,132 00	17,256 05	1,496 01		1,134 84		95,018 90	92,388 05
124,129 27	101,064 00	22,709 39	80 88			275 00	124,129 27	123,773 39
3,586 73	3,366 00	169 73	46,00			7 00	3,588 73	3,535 73
112,081 95	88,350 00	d 21,971 49	160 46			c 1,600 00	112,081 95	110,321 49
56,179 42	41,646 00	6,265 04	e 8,268 38				56,179 42	47,911 04
63,203 49	54,540 00	4,039 74	567 09		4,056 66		63,203 49	58,579 74
70,856 54	57,180 00	13,630 15	46 39				70,856 54	70,810 15
63,458 81	49,992 00	13,450 81	16 00				63,458 81	63,442 81
36,723 02	32,002 00	3,826 02	695 00			200 00	36,723 02	35,828 02
27,026 22	18,420 00	948 22			7,600 00	58 00	27,026 22	19,369 22
38,070 97	32,886 00	5,184 97					38,070 97	38,070 97
111,547 79	96,276 00	15,071 79				200 00	111,547 79	111,347 79
82,735 35	68,646 00	14,089 35					82,735 35	82,735 35
18,505 12	14,334 00	2,475 12	96 00			c 1,600 00	18,505 12	16,809 12

i Unearned premiums.
j Including \$472.85 unearned premiums.
b Including \$5,812.76 due on matured shares.
c Due on matured shares.
d Including unearned premiums.
e Including interest.

TABLE V—*Assets and Liabilities*

Name and Location of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
<i>Philadelphia—</i>							
German American Building and Loan,	\$17,200 00	\$816 00	.....	.....	\$697 82	\$332 77	\$132 64
German Building,	36,324 31	2,800 00	.....	.....	382 37	2,575 35	.....
German Central Building.	63,400 00	28,600 00	\$3,400 00	.....	1,421 28	1,892 62	144 00
German Central B., No. 2.	62,800 00	21,600 00	.....	.....	1,363 23	683 44	.....
German Central B., No. 3.	48,000 00	5,200 00	1,516 00	\$11,742 00	177 80	493 58	90 00
German Enterprise B., .	135,950 00	4,386 00	.....	.....	2,726 09	395 41	75 00
German Fairhill B., No. 2.	202,000 00	10,400 00	.....	6,325 04	11,583 04	1,461 35	80 00
German Lehigh Building,	94,400 00	5,400 00	.....	.....	3,109 79	728 77	40 00
German Phila. Cen. B.,	73,400 00	.....	.....	.....	4,142 28	1,071 45	97 45
German Rising Sun Building and Savings, No. 1.	104,000 00	19,400 00	4,000 00	.....	135 07	1,613 33	187 59
German Southeastern B.,	72,200 00	8,800 00	.....	.....	2,783 85	1,718 60	.....
German Southeastern B. No. 2,	55,800 00	400 00	.....	.....	326 09	482 72	70 00
German Union Building,	150,800 00	17,200 00	.....	.....	1,156 94	263 06	100 00
Germania B. and L., . . .	69,000 00	15,300 00	6,750 00	.....	5,845 34	149 59	24 45
Germantown Avenue B.,	190,800 00	12,800 00	.....	.....	1,547 54	589 49	.....
Girard Avenue B., No. 2.	102,390 12	720 00	.....	1,700 60	326 87	112 66	200 00
Girard Building, No. 2, .	43,200 00	1,700 00	.....	.....	11,375 95	309 61	.....
Girard Savings and Loan,	50,000 00	7,200 00	.....	.....	1,314 81	719 73	300 00
Glenwood Mutual B., . .	42,300 00	1,972 00	.....	.....	5,382 81	403 78	.....
Globe Building, No. 3, . .	26,600 00	1,300 00	.....	700 00	1,329 19	556 00	.....
Goethe Building, No. 2. .	104,800 00	7,400 00	.....	.....	11,849 07	950 00	115 00
Goethe Building, No. 3, .	65,800 00	12,800 00	.....	.....	1,547 86	287 21	150 00
Good Hope Building, . . .	100,430 00	21,500 00	31,564 30	58,551 70	690 47	1,254 00	1,548 50
Goodwill B'd'g and Loan,	171,300 00	22,500 00	.....	1,000 00	.....	2,085 00	125 00
Green Hill B. and L., . .	23,392 14	7,366 00	.....	.....	171 63	244 25	175 00
Guarantee Building, . . .	187,000 00	6,200 00	.....	5,600 00	4,937 47	1,933 13	.....
Gurney B'd'g and Loan,	47,950 00	500 00	.....	.....	2,623 90	1,770 15	40 00

¹ Including \$1,743.69 loaned on 8½ shares of the 8th series now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$19,209 23	g \$10,962 00	\$590 82	f	.....	\$7,350 00	\$306 41	\$19,209 23	\$11,552 82
42,081 73	h 32,340 00	d 5,924 03	3,475 00	.....	.....	342 70	42,031 73	38,261 05
98,857 90	67,056 00	29,031 50	2,586 00	.....	.....	184 40	98,857 90	96,087 50
86,446 67	63,860 00	22,268 99	817 68	.....	.....	.....	86,446 67	85,628 99
67,219 38	58,896 00	8,269 38	54 00	.....	.....	.....	67,219 38	67,165 38
143,532 50	h 117,204 00	24,414 31	1,842 62	.....	.....	71 57	143,532 50	141,618 31
231,849 43	185,520 00	45,860 34	469 09	.....	.....	.....	231,849 43	231,380 34
103,678 56	80,473 00	19,856 70	2,621 86	.....	.....	727 00	104,678 56	100,329 70
78,711 18	67,956 00	9,254 14	894 04	.....	600 00	7 00	78,711 18	77,210 14
129,336 00	103,716 60	25,464 55	155 45	.....	.....	.....	129,336 00	129,180 55
85,502 45	72,072 00	13,356 78	73 67	.....	.....	.....	86,502 45	85,428 78
57,078 81	41,208 00	1,795 30	13,820 00	.....	.....	255 51	57,078 81	43,003 30
169,520 00	138,624 00	30,047 05	848 95	.....	.....	.....	169,520 00	168,671 05
97,049 29	68,580 00	28,469 29	.....	.....	.....	.....	97,049 29	97,049 29
105,737 03	85,332 00	17,899 61	65 00	.....	.....	j 2,440 42	105,737 03	103,231 61
106,058 65	h 74,394 00	17,717 11	13,947 54	.....	.....	.....	106,058 65	92,111 11
56,585 56	45,648 00	8,586 80	2,350 76	.....	.....	.....	59,585 56	54,234 80
50,534 54	51,156 00	8,373 54	5 00	.....	.....	.....	59,534 54	59,529 54
50,058 59	43,982 00	6,076 59	.....	.....	.....	.....	50,058 59	50,058 59
30,485 19	27,048 00	3,429 44	4 00	.....	.....	k 3 75	30,485 19	30,477 44
125,114 07	100,092 00	24,902 07	120 00	.....	.....	.....	125,114 07	124,994 07
80,565 07	67,800 00	12,586 17	178 90	.....	.....	.....	80,565 07	80,386 17
215,538 97	162,900 00	50,500 97	138 00	.....	2,000 00	.....	215,538 97	213,400 97
197,010 00	164,880 00	30,314 36	711 50	.....	1,104 14	.....	197,010 00	195,194 36
31,349 02	18,546 00	4,745 32	.....	.....	.....	a 8,037 70	31,349 02	23,291 32
205,670 60	133,380 00	34,955 35	32,875 00	.....	.....	4,460 22	205,670 60	168,335 38
52,881 05	42,594 00	10,275 05	15 00	.....	.....	.....	52,884 05	52,869 05

f Not reported.
g Including advance payments.
h On free shares only, dues on pledged shares having been credited on loans.
j Including \$2,051.40 due on matured shares.
k Unearned premiums.
a Due on matured shares.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Hancock Building, . . .	\$263,200 00	\$8,800 00	.....	\$9,000 00	\$293 39	\$1,787 91	.....
Handel and Haydn B. and L.,	b 90,600 00	14,800 00	.....	10,000 00	4,799 48	419 98	\$160 00
Hand-in-Hand B. and L.,	81,000 00	10,400 00	.....	.....	3,344 79	1,610 64	120 00
Harmonia B. and L., . . .	d 55,200 00	e	.....	1,500 00	563 05	232 23	.....
Harp Building and Loan,	41,803 00	1,950 00	.....	.....	1,419 13	782 11	.....
Harrowgate Building, . .	16,000 00	1,500 00	.....	.....	9 87	365 95	275 00
Haverford L. and B., . .	145,200 00	14,100 00	.....	6,200 00	5,128 22	1,827 03	75 00
Haymarket B. and L., . .	32,200 00	600 00	.....	.....	510 03	189 79	.....
Hazel Loan and Building,	25,660 83	200 00	.....	.....	4,523 04	102 95	.....
Henry Christian B. & L.,	101,800 00	3,300 00	\$700 00	7,500 00	2,984 70	2,635 20	3,864 00
Henry S. Roelofs B. & L.,	5,200 00	300 00	.....	.....	2,243 33	94 80	91 05
Hereules B. and L., . . .	5,675 00	320 00	.....	.....	48 10	462 53	180 00
Hermann B. & L., No. 1,	54,876 70	3,400 00	.....	1,550 00	296 31	394 71	160 00
Hermann B. & L., No. 2,	48,262 13	1,350 00	.....	.....	814 20	720 81	100 00
Hermann B. & L., No. 3,	50,996 83	1,445 00	1,901 86	3,250 00	493 31	517 11	200 00
Hermann B. & L., No. 4,	22,200 00	5,600 00	.....	3,900 00	2,265 84	105 92	70 00
Hibernia Building,	44,100 00	.....	.....	.....	209 07	266 92	.....
Home Builders' B. & L.,	81,250 00	7,650 00	.....	.....	272 68	2,279 03	161 82
Home Building,	47,100 00	12,200 00	14,000 00	.....	.....	393 84	.....
Home Building and Loan,	111,000 00	9,600 00	.....	2,698 01	4,246 03	1,354 58	.....
Home Building and Loan of Germantown,	106,550 00	7,300 00	.....	4,000 00	9,743 14	1,551 89	667 92
Home Building Society of Frankford,	79,400 60	1,800 00	.....	.....	5,512 55	549 95	68 00
Home Guarantee B. & L.,	8,900 00	1,100 00	.....	.....	76 35	803 06	356 72
Home Investment B. & L.,	4,400 00	500 00	.....	.....	218 95	597 41	.....
Home Makers' B. and L.,	188,650 00	13,800 00	.....	.....	1,480 73	2,316 64	.....
Home Providers' B. & L.,	17,600 00	400 00	.....	.....	.....	352 68	150 93
Home Seekers' B. and L.,	58,400 00	4,000 00	2,000 00	.....	2,589 33	367 92	.....
Homestead B. and L., . .	15,100 00	7,800 00	.....	.....	947 31	127 34	.....

b Including \$3,800 loaned on 19 shares in 3d series now matured.

d Including loan on stock.

e Included in loans on real estate

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						
\$283,081 30	\$183,156 00	\$46,893 02	\$51,180 00			\$1,852 28	\$283,081 30	\$230,049 02
120,779 46	83,328 00	19,100 41	4 51			c 18,346 54	120,779 46	102,428 41
96,535 43	74,700 00	21,754 43	81 00				96,535 43	96,454 43
57,495 28	46,659 00	10,382 52	453 76				57,495 28	57,041 52
45,951 24	38,958 00	5,808 63				1,184 61	45,951 24	44,766 63
18,150 82	14,967 00	1,224 57	59 25		\$1,900 00		18,150 82	16,191 57
172,530 25	132,978 00	35,620 48	124 00		3,000 00	f 807 77	172,530 25	168,598 48
33,499 82	24,864 00	5,627 78	66 44			a 3,001 60	33,499 82	30,431 78
30,486 82	21,612 00	8,874 82					30,486 82	30,486 32
122,283 90	97,903 00	24,380 90					122,283 90	122,283 90
7,929 18	7,812 00	117 18					7,929 18	7,929 18
6,685 63	6,166 20	146 47	14 38		358 58		6,685 63	6,312 67
60,677 72	g 48,684 00	9,912 18	2,081 54				60,677 72	58,596 18
51,247 14	g 39,516 00	6,702 78	3,328 36			a 1,700 00	51,247 14	46,218 78
58,804 11	g 44,940 00	9,243 59	1,195 29		2,825 23	a 600 00	58,804 11	54,183 59
34,141 76	27,612 00	5,489 76	40 00				34,141 76	34,101 76
44,575 99	12,546 00	246 74			31,500 00	283 25	44,575 99	12,792 74
91,613 53	70,710 00	12,938 31	390 98			7,574 24	91,613 53	83,648 31
73,693 84	58,410 00	h 15,139 46	65 90		78 48		73,693 84	73,549 46
128,898 62	98,868 00	30,030 62					128,898 62	128,898 62
130,112 95	104,946 00	25,166 95					130,112 95	130,112 95
87,330 50	71,250 75	15,928 16	151 59				87,330 50	87,178 91
11,236 14	10,791 00	435 14	10 00				11,236 14	11,226 14
5,516 36	5,496 00	8 36	6 00			6 00	5,516 36	5,504 36
206,247 37	195,927 00	38,669 74	1,650 63				206,247 37	204,596 74
18,503 61	14,478 00	798 87	22 00		3,169 16	35 58	18,503 61	15,276 87
67,357 25	54,882 00	12,473 25	2 00				67,357 25	67,355 25
23,974 65	22,380 00	1,594 65					23,974 65	23,974 65

a Due on matured shares.

c Including \$18,169.34, due on matured shares.

f Including \$600.25, due on matured shares.

g On free shares only, dues on pledged shares having been credited on loans.

h Including unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
Philadelphia County—Continued.							
Philadelphia—							
Homeward B. and L., . . .	\$15,000 00	\$225 00			\$1,605 40	\$31 59	
Householders' B. & L., . .	82,700 00	7,125 00		\$3,700 00	4,935 25		
Humboldt B. & S., No. 7,	60,900 00	11,700 00	\$7,000 00	10,050 00	3,752 84	2,365 38	\$80 00
Humboldt B. & S., No. 8,	52,000 00	11,200 00			5,964 72	3,634 07	4,766 00
Income Building,	46,600 00	11,850 00		7,500 00	129 15	83 00	
Indian Queen Building, . .	104,000 00	200 00			1,085 02	974 49	16,072 50
Industry B. and L., No. 2,	3,100 00				10 61	22 85	
Industry B. and L., No. 3,	31,200 00				40 33	290 63	150 00
Influential B. and L., . .	38,950 00	10,000 00			5,439 47	600 00	25 00
Integrity Building,	49,400 00	3,600 00			1,306 21	705 35	100 00
Investment B. and L., . . .	122,800 00		609 73		6,612 63	433 67	
Investor's B. and L., . . .	21,450 00	6,050 00		2,230 85	686 59	306 60	
Invincible B'd'g and L., . .	13,050 00	210 00			298 89	128 43	147 00
Ironside's B'd'g and L., . .	25,550 00	325 00			1,337 91	195 72	50 00
Irish American B. & L., . .	7,800 00	235 00			602 97	286 91	150 00
Ivy Building,	56,300 00	1,200 00			582 33	297 89	
Jackson B'd'g and Loan, . .	97,375 00	14,600 00			393 51	742 88	
James B. Cowden B. & L., . .	89,850 00	4,600 00			1,796 13	1,581 62	
John Adams B. and L., . . .	23,291 00	270 75	3,000 00		1,754 36	192 51	
John Bley B'd'g and L., . . .	51,289 14	67 06			2,032 96	233 75	
John B. Stetson B. & L., . .	214,300 00	27,500 00			19,923 08	550 00	
John Mechesuey B'd'g,	39,400 00	140 00		2,400 00	4,578 70	381 88	
Joseph R. Clausen B. & L., .	23,400 00	1,600 00			974 95	241 32	
Joseph R. Lyndall B'd'g and Loan, No. 2,	24,200 00	3,650 00	1,200 00		4,041 34	40 01	
Kenderton B'd'g and L., . . .	48,750 00	1,800 00			6,358 82	242 02	
Kensington Ave. B. & L., . .	11,945 00				1,693 43	154 28	160 38
Kensington Building, . . .	108,864 00				6,429 28	123 58	

d Including \$7,260 loaned on 36 shares of 10 series now matured.

i Including \$1,000 loaned on 5 shares, 5th series now matured.

at End of Last Fiscal Year—Continued.

Gross As- sets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.								
\$16,861 99	1 \$13,092 00	\$2,733 09	j	.....	.....	k \$1,036 90	\$16,861 99	\$15,825 09
98,460 25	81,012 00	16,873 42	\$530 00	.....	.....	44 83	98,460 25	97,885 42
95,848 22	77,028 00	18,534 22	286 00	.....	.....	.....	95,848 22	95,562 22
77,564 79	61,920 00	15,469 79	175 00	.....	.....	.....	77,564 79	77,389 79
66,162 15	53,697 00	12,465 15	.....	.....	.....	.....	66,162 15	66,162 15
122,332 01	105,510 00	16,822 01	.....	.....	.....	.....	122,332 01	122,332 01
3,133 46	2,226 00	907 46	.....	.....	.....	.....	3,133 46	3,133 46
31,680 96	28,128 00	2,736 71	16 25	.....	\$500 00	.....	31,680 96	30,864 71
55,014 47	44,310 00	10,520 47	.....	.....	.....	184 00	55,014 47	54,830 47
55,111 56	47,148 00	4,445 14	3,360 00	.....	.....	158 42	55,111 56	51,593 14
130,456 03	102,396 00	27,939 03	121 00	.....	.....	.....	130,456 03	130,335 03
30,824 04	20,178 00	b 5,645 54	.....	.....	.....	a 5,000 50	30,824 04	25,823 54
13,834 32	12,252 00	921 92	.....	.....	650 00	10 40	13,834 32	13,173 92
27,258 63	23,046 00	4,192 63	20 00	.....	.....	.....	27,258 63	27,238 63
9,074 88	8,934 00	140 88	.....	.....	.....	.....	9,074 88	9,074 88
58,379 72	44,220 00	13,285 16	.....	.....	.....	e 874 56	58,379 72	57,505 16
113,111 39	84,720 00	b 21,101 39	90 00	.....	.....	e 7,200 00	113,111 39	105,821 39
97,827 75	80,880 00	16,673 75	44 00	.....	.....	230 00	97,827 75	97,553 75
28,508 62	f 22,270 50	1,125 62	.....	.....	5,000 00	112 50	28,508 62	23,396 12
53,622 91	f 43,866 00	9,547 91	209 00	.....	.....	.....	53,622 91	53,413 91
262,273 08	185,976 00	64,544 69	.....	.....	.....	e 11,752 39	262,273 08	250,520 69
46,900 58	36,858 00	9,666 58	376 00	.....	.....	.....	46,900 58	46,524 58
26,216 27	20,970 00	5,236 27	10 00	.....	.....	.....	26,216 27	26,206 27
33,131 35	27,870 00	5,229 35	32 00	.....	.....	.....	33,131 35	33,099 35
57,150 84	45,390 00	11,755 33	5 51	.....	.....	.....	57,150 84	57,145 33
13,953 09	f 13,476 00	3 7 09	100 00	.....	.....	.....	13,953 09	13,853 09
115,416 86	f 92,724 00	19,803 46	2,780 00	.....	.....	109 40	115,416 86	112,527 46

a Including \$2,400 due on matured shares.

b Including unearned premiums.

c Unearned premiums.

e Due on matured shares.

f On free shares only, dues on pledged shares having been credited on loans.

j Not reported.

k Including \$1,024.40, due on matured shares.

l Including advance payments.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Kensington Hand-in-Hand Building,	\$84,300 00	\$5,400 00	\$406 00	\$637 92	\$482 82		
Kensington Industrial B. and Loan,	69,050 00	2,200 00	\$1,850 00	29 54	954 17	\$75 00	
Kensington Working-men's B'd'g' No. 2, . .	293,600 00	10,000 00	15,100 00	75 79	1,517 52		
Keystone Building,	29,000 00	400 00		3,658 57	166 30		
Knickerbocker B. and L.,	11,000 00	1,400 00	2,500 00	2,600 00	4,273 32	278 88	
Laurel Hill Building,	61,800 00	600 00		1,513 93	349 67	10,066 66	
Leamy B'd'g and Loan,	9,980 00	1,010 00		1,177 10	300 00	150 00	
Lebanon B'd'g and L.,	66,000 00	6,250 00		3,902 18	501 78	145 00	
Ledger L. and B., No. 4,	20,100 00	2,300 00		1,873 45	350 45		
Lehigh Ave. B. and L.,	91,200 00	4,100 00	2,500 00	258 83	1,064 25	50 00	
Lehigh B'd'g and Loan,	43,600 00	4,000 00	800 00	6,187 16	986 00		
Lessing Building,	121,035 74	4,575 00	1,000 00	451 60	1,186 98	100 00	
Leverington S. F. & L.,	24,000 00	4,500 00		1,317 97	275 60		
Liberal Building,	32,250 00	1,200 00			1,656 95		
Lower Dublin B. & L.,	7,400 00	500 00		2,969 22	45 38		
Lumberman's B. and L.,	155,100 00	13,875 00	29,510 00	3,997 41	563 19	75 60	
McKean B'd'g and L.,	1,600 00			856 27	72 30	82 35	
Manheim B'd'g and L.,	8,000 00			203 53	82 00		
Mantua Building,	170,800 00	85,400 00	900 00	9,140 77	6,577 66	2,909 15	449 05
Marlborough B. and L.,	87,100 00	6,950 00	12,678 84	10,422 29	444 97		
Mechanics Building,	75,050 00	850 00		209 05	1,313 82		
Memorial Building,	54,000 00	21,800 00		3,257 16	342 94		
Mercantile B. and L.,	209,150 00	17,740 00	3,450 00	792 02	2,218 53	200 00	
Merchants and Mechanics' Building and Loan, . .	30,700 00	3,900 00		10,308 63	355 50		
Merchants and Salesmen's Building and Loan, . . .	26,025 00	3,250 00	23,700 00	976 36	1,230 89	286 00	
Merrick B. and L. No. 3,	a 85,170 00	b		18 726 86	438 22		

a Including loans on stock.

b Included in loans on real estate.

i Including \$4,250 loaned on 21½ shares of the 6th series now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$91,226 74	\$73,200 00	\$16,811 92	\$1,214 82				\$91,226 74	\$90,011 92
74,158 71	62,112 00	11,921 71	125 00				74,158 71	74,033 71
320,293 31	212,388 00	53,123 64	44,750 00		\$8,200 00	\$1,831 67	320,293 31	265,511 64
33,224 87	29,058 00	4,166 87					33,224 87	33,224 87
22,052 20	16,644 00	5,408 20					22,052 20	22,052 20
74,330 26	59,556 00	14,774 26					74,330 26	74,330 26
12,617 10	g 12,397 10	h	170 00			50 00	12,617 10	12,397 10
76,798 96	60,504 00	16,011 14	61 00		219 60	3 22	76,798 96	76,515 14
24,623 90	23,082 00	b 1,541 90					24,623 90	24,623 90
99,173 08	70,512 00	17,369 08	33 00			11,259 00	99,173 08	87,881 08
55,573 16	42,372 00	13,075 16	126 00				55,573 16	55,447 16
128,349 32	f 92,742 00	20,321 41	15,285 91				128,349 32	113 063 41
30,093 57	26,400 00	3,693 57					30,093 57	30,093 57
35,106 95	30,154 50	3,493 14	219 00		1,240 31		35,106 95	33,647 64
10,914 60	9,618 00	1,283 10	13 50				10,914 60	10,901 10
103,120 60	78,600 00	17,293 91	295 25			j 6,931 44	103,120 60	95,893 91
2,610 92	2,334 00					276 92	2,610 92	2,334 00
8,285 53	8,034 00	141 53		\$110 00			8,285 53	8,175 53
276,176 63	222,876 00	52,920 63	117 00			k 263 00	276,176 63	275,796 63
118,096 10	98,388 00	19,688 10	20 00				118,096 10	118,076 10
77,422 87	47,991 00	4,763 11	20 00		23,000 00	1,648 76	77,422 87	52,754 11
79,400 10	63,636 00	15,179 02	585 08				79,400 10	78,815 02
233,550 55	189,864 00	43,333 29	108 20			245 06	233,550 55	233,197 29
45,264 13	33,270 00	11,983 13	11 00				45,264 13	45,253 13
55,468 25	46,386 00	6,466 68	171 75			2,443 82	55,468 25	52,852 68
104,335 08	c 58,106 00	d 45,764 08	5 00			460 00	104,335 08	103,870 08

c On free shares only, dues on pledged shares having been credited on loans.

d Including profits on pledged shares.

g Including profits.

h Included in dues on shares in force.

j Including \$6,805.44 due on matured shares.

k Including \$256.70 unearned premiums.

f On free shares only, dues on pledged shares having been credited on loans.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Metallic B. and L.,	\$56,500 00	\$14,000 00	\$850 00		\$652 14	\$1,000 00	\$75 00
Michael Davitt B. and L.,	164,150 00	7,000 00		\$4,000 00	3,331 62	2,464 40	
Miller B'dg and Loan, .	41,100 00	2,284 00			2,318 59	708 73	
Milton Building No. 2, . .	30,600 00	2,800 00		600 00	135 67	477 05	
Model B'dg and Loan, . .	34,900 00	300 00			936 31	911 21	
Modern B'dg and Loan, .	25,375 76	1,095 00				829 13	
Monitor B'dg and Loan, .	29,450 00	4,600 00			3,403 64	1,570 96	
Monroe Serles Building, .	31,600 00	3,300 00			2,775 75	735 53	
Monumental B'dg, Loan and Savings,	44,600 00	700 00			5,165 81	306 99	
Monumental B'dg, Loan and Savings No. 2, . . .	38,200 00	1,400 00		2,000 00	4,323 44	785 26	
Mortgage Security B'dg and Loan,	34,000 00	1,925 00				347 26	100 00
Mt. Pleasant B. and L. of Mt. Airy,	19,400 00	8,000 00		6,700 00	3,495 64	117 60	50 00
Moyamensing Building, .	26,300 00	400 00	9,200 00	374 67	236 39	529 33	
Mozart Building,	40,800 00	400 00		7,000 00	893 07	136 46	176 00
Mutual Benefit B. and L.,	124,300 00	3,672 00	500 00	1,600 00		2,099 72	75 00
Mutual Benefit B'dg and Loan No. 2,	27,600 00	500 00			2,060 19	372 85	49 25
Mutual Building Society No. 5,	99,532 14	400 00	1,452 00		3,719 79	618 18	500 00
Mutual Co-operative Building,	117,225 00	2,025 00			7,263 43	584 67	
Mutual Friends B'dg and Loan,	72 000 00	1 500 00			95 82	995 35	50 00
Mutual Guarantee B'dg and Loan,	157,675 00	1,904 25			1,373 72	7,759 61	8,429 79
Mutual Help B. and L., .	22,000 00	100 00	1,000 00		4,920 63	177 59	
Myrtle B'dg and Loan, .	13,900 00				733 13	143 94	49 87
National B. and L. No. 1,	24,850 00	4,100 00			692 82	602 93	
National Savings Fund and Building,	281,000 00	5,400 00	8,200 00	34,675 00	1,322 26	4944 85	882 76
National Savings Fund and Building No. 2, . .	73,400 00	2,400 00		3,800 00	2,150 05	1,637 74	150 00

g Including \$600 loaned on 3 shares of the 5th series now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					Dues paid in on shares plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						
\$73,077 14	\$59,400 00	\$13,677 14					\$73,077 14	\$73,077 14
180,946 02	146,550 00	34,396 02					180,946 02	180,946 02
46,411 32	38,328 00	8,064 12	\$19 20				46,411 32	46,392 12
34,612 72	27,804 00	6,201 72				e 607 00	34,612 72	34,005 72
37,047 52	29,079 00	6,968 52				f 1,000 00	37,047 52	36,047 52
27,299 89	c 21,528 00	3,125 74	10 00		\$2,636 15		27,299 89	24,653 74
39,024 60	31,476 00	7,548 60					39,024 60	39,024 60
38,411 28	27,306 00	5,590 99	5,514 29				38,411 28	32,896 99
50,772 80	40,554 00	10,103 80	115 00				50,772 80	50,657 80
96,708 70	76,638 00	18,027 60	14 00			2,029 10	96,708 70	94,665 60
36,372 26	31,800 00	3,532 04	15 70		1,024 52		36,372 26	35,332 04
37,823 24	31,536 00	6,277 24	10 00				37,823 24	37,813 24
37,040 39	30,372 00	6,600 39	68 00				37,040 39	36,972 39
49,405 53	43,788 00	4,087 78	922 88			f 606 87	49,405 53	47,875 78
132,246 72	106,314 00	25,355 58	90 00		487 14		132,246 72	131,639 58
30,582 29	24,822 00	2,725 29	35 00		3,000 00		30,582 29	27,547 29
106,222 11	c 80,652 00	24,568 41				f 1,001 60	106,222 11	105,220 51
127,098 10	104,034 00	22,593 58	19 52			451 00	127,098 10	126,627 58
74,641 17	61,528 50	11,986 16	92 50	\$700 00		h 334 01	74,641 17	73,514 66
177,142 37	158,900 00	12,785 37	4,915 00			542 00	177,142 37	171,685 37
28,198 22	21,726 00	6,472 22					28,198 22	28,198 22
14,826 94	14,388 00	438 94					14,826 94	14,826 94
30,245 75	23,640 00	4,250 75	605 00			1,750 00	30,245 75	27,890 75
336,424 87	254,868 00	i 79,418 77	2,138 10				336,424 87	334,286 77
82,937 79	66,696 00	i 14,452 72	1,789 07				82,937 79	81,148 72

c On free shares only, dues on pledged shares having been credited on loans.

e Including \$500 due on matured shares.

f Due on matured shares.

h Including \$269 01 unearned premiums.

i Including unearned premiums.

TABLE V—Assets and Liabilities

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
National Security B'ldg.	\$94,400 00	\$47,600 00	.....	.....	\$240 75	\$605 90	.....
New Concordia B'ldg.	a 155,800 00	b	.....	.....	30 46	1,042 67	\$120 00
New Feature B. and L.,	2,900 00	.....	.....	.....	113 94	259 30	175 25
New Plan B'ldg and Loan,	50,007 32	1,698 09	.....	.....	2 44	269 93	161 74
New Sylvania B. and L.,	17,389 69	3,041 88	.....	.....	741 63	327 34	128 83
Ninth Ward Building and Loan No. 2,	34,600 00	5,770 00	.....	.....	2,509 63	743 66	57 50
Norris Building No. 2,	29,000 00	800 00	.....	.....	1,299 37	405 60	.....
Norris Square B. and L.,	k 44,900 00	16,350 00	.....	.....	2,320 10	2,292 87	.....
North American B. & L.,	40,850 00	4,200 00	.....	.....	217 19	206 34	40 47
North American Building and Loan, No. 8,	35,000 00	18,400 00	\$2,000 00	.....	155 45	150 00	.....
Northeastern Building,	30,800 00	3,600 00	.....	.....	2,202 56	6 36	140 00
Northern Bldg and Loan,	a 19,764 00	b	.....	\$320 36	1,399 96	.....	.....
Northern Liberties B. & L.,	129,400 00	10,000 00	.....	9,500 00	1,680 29	2,023 55	45 00
Northern National B. & L.,	78,400 00	9,800 00	.....	.....	5,830 39	1,342 34	225 00
North Penn Building,	1,400 00	300 00	.....	.....	686 24	134 74	161 02
North Phila. Bldg. and L.,	59,500 00	1,800 00	.....	.....	2,763 84	1,281 63	.....
North Phila. Bldg. and S.,	49,100 00	14,350 00	.....	.....	65 84	701 88	67 50
North Star Bldg. and Loan,	93,800 00	56,800 00	14,600 00	400 00	658 71	50 82	160 00
Northwest Bldg. and Loan,	28,500 00	3,600 00	.....	7,500 00	16 88	472 56	209 00
Northwestern Building,	16,100 00	2,500 00	.....	.....	2,151 00	183 26	97 80
Oakdale Bldg. and Loan,	85,200 00	13,431 25	.....	4,800 00	4,312 73	1,220 28	.....
Oak Lawn Bldg. and Loan,	13,800 00	755 00	.....	.....	1,118 15	76 00	168 73
Old Alliance Bldg. and L.,	48,950 00	2,150 00	.....	1,133 33	2,584 70	270 64	.....
Old Hickory Bldg. and L.,	21,555 31	.....	.....	.....	.....	1,010 80	.....
Olney Building and Loan,	20,900 00	4,100 00	.....	4,045 00	70 72	47 60	275 00
Orient Building and Loan,	4,900 00	.....	.....	.....	.....	39 60	158 44
Our Bldgng.,	c 137,200 00	23,500 00	.....	6,500 00	7,492 09	d	.....

a Including loans on stock.

b Included in loans on real estate.

k Including \$13,550 loaned on 67½ shares of the 11th series now matured.

a Including loans on stock.

b Included in loans on real estate.

c Including \$800 loaned on 4 shares of the 18th series now matured.

d Not reported.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$142,846 65	\$111,048 00	\$31,260 53	\$538 12				\$142,846 65	\$142,308 53
156,994 13	128,892 00	23,933 44	4,054 98			\$113 71	156,994 13	152,825 44
3,448 49	2,820 00	616 49	12 00				3,448 49	3,436 49
52,139 52	c 42,531 00	9,518 52	90 00				52,139 52	52,049 52
21,628 77	20,106 75	1,303 50	79 92			138 60	21,628 77	21,410 25
43,680 79	34,692 00	7,996 94				j 991 85	43,680 79	42,688 94
31,504 37	23,682 00	2,080 12	5,742 25				31,504 37	25,762 12
165,862 97	119,610 00	23,863 00	119 90		\$4,000 00	f 18,270 07	165,862 97	143,473 00
45,514 00	35,598 00	6,398 50			3,500 00	17 50	45,514 00	41,996 50
55,705 45	54,648 00	735 45	322 00				55,705 45	55,383 45
36,748 92	32,252 00	3,391 92	105 00				36,748 92	36,643 92
21,484 32	18,984 00	2,472 98	27 34				21,484 32	21,456 98
152,648 84	122,454 00	30,055 84	139 00				152,648 84	152,509 84
95,597 73	78,456 00	17,045 73	96 00				95,597 73	95,501 73
2,682 00	2,682 00						2,682 00	2,682 00
65,345 47	51,180 00	14,144 35	21 12				65,345 47	65,324 35
64,285 22	52,122 00	9,632 92	30 30		2,500 00		64,285 22	61,754 92
166,469 53	131,748 00	34,487 33	83 00			151 20	166,469 53	166,235 33
40,298 44	33,506 00	5,792 44			1,000 00		40,298 44	39,298 44
21,032 06	19,248 00	1,784 06					21,032 06	21,032 06
108,964 26	83,688 00	25,120 26	156 00				108,964 26	108,808 26
15,917 88	15,123 00	784 88	10 00				15,917 88	15,907 88
55,088 67	44,004 00	10,800 67	284 00				55,088 67	54,804 67
22,566 11	16,325 00	6,224 61	16 50				22,566 11	22,549 61
29,438 32	22,850 00	6,483 32	5 00				29,438 32	29,433 32
5,098 04	4,902 00				196 04		5,098 04	4,902 00
174,692 09	133,860 00	29,333 74	339 75			e 11,158 60	174,692 09	163,193 74

c On free shares only, dues on pledged shares having been credited on loans.

e Including \$11,008.80 due on matured shares.

f Due on matured shares.

j Unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Continued.</i>							
Philadelphia—							
Oxford Building,	\$132,128 00	\$5,000 00	. . . . .	\$10,400 00	\$1,988 03	\$336 80	\$735 64
Pacific Building,	17,900 00	725 00	. . . . .	. . . . .	495 65	151 61	. . . . .
Park av. Bldg. and Loan, .	17,800 00	7,850 00	\$2,950 00	. . . . .	551 04	262 48	55 50
Parnell Bldg. and Loan, . .	10,300 00	4,425 00	6,000 00	. . . . .	2,609 92	75 54	. . . . .
Parnell Bldg. and L., No.2.	22,900 00	900 00	. . . . .	. . . . .	. . . . .	309 27	. . . . .
Passyunk Building, . . .	62,600 00	37,200 00	. . . . .	. . . . .	394 39	155 77	45 00
Patrick Henry Building, .	103,850 00	4,425 00	. . . . .	. . . . .	109 85	843 90	. . . . .
Patterson Bldg. and Loan,	39,350 00	2,450 00	. . . . .	. . . . .	2,087 14	452 53	. . . . .
Penn Mutual B. and L., .	127,800 00	3,200 00	. . . . .	. . . . .	. . . . .	5,791 58	. . . . .
Penn Square B. and Loan, i	143,950 00	23,309 00	. . . . .	. . . . .	100 27	2,716 97	291 96
Penn Township S. and L.,	64,700 00	800 00	. . . . .	. . . . .	1,052 63	1,491 73	515 97
Pennsylvania Building and Loan, No. 2,	193,400 00	6,400 00	5,000 00	3,709 43	7,075 18	1,844 27	. . . . .
Pennsylvania Building and Loan of Roxborough	82,200 00	3,650 00	. . . . .	. . . . .	132 11	122 32	. . . . .
Pennsylvania Bldg. and L. of Roxborough, No. 2..	38,800 00	2,100 00	. . . . .	. . . . .	. . . . .	125 10	. . . . .
Peurose Bldg. and Loan, .	13,350 00	200 00	. . . . .	. . . . .	102 85	291 49	25 00
People's Building,	43,100 00	300 00	. . . . .	. . . . .	2,999 31	878 63	. . . . .
Pequa Building and Loan,	96,050 00	50,000 00	75,954 44	. . . . .	4,936 85	356 95	. . . . .
Perfecta Bldg. and Loan, .	1,200 00	500 00	. . . . .	. . . . .	14 88	d	195 72
Philadelphia Building, . .	101,000 00	12,800 00	16,000 00	2,500 00	958 30	1,303 02	. . . . .
Phoenix Bldg. and Loan, .	154,800 00	65,000 00	46,800 00	11,390 71	. . . . .	3,780 64	70 00
Phoenix Bldg. and L., No.2.	133,400 00	14,200 00	40,000 00	890 14	. . . . .	3,127 54	90 00
Phoenix Bldg & L., No. 3.	46,200 00	5,800 00	. . . . .	1,297 08	. . . . .	517 10	94 00
Phoenix Bldg & L., No. 4,	33,100 00	34,700 00	. . . . .	. . . . .	26 29	430 51	47 11
Popular Bldg & L., No. 2,	36,200 00	2,400 00	. . . . .	1,289 00	895 62	416 57	45 00
Powelton Building, . . .	154,800 00	25,700 00	200 00	. . . . .	4,462 92	889 17	. . . . .
Prospect Building & Loan,	86,750 00	550 00	4,052 50	. . . . .	711 53	1,400 50	40 00
Prosperity Building & L.,	60,250 00	300 00	. . . . .	. . . . .	5,283 56	985 54	. . . . .

i Including \$3,800 loaned on 19 shares of the 16th series now matured.

d Not reported.

at End of Last Fiscal Year—Continued.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.							Total.	
\$150,588 47	f \$106,872 00	\$22,523 97	\$20,500 00	.....	.....	\$892 50	\$150,588 47	\$129,395 97
19,272 26	15,675 00	3,576 26	9 00	.....	.....	12 00	19,272 26	19,251 26
29,469 02	25,830 00	1,718 52	102 00	.....	\$1,805 00	g 13 50	29,469 02	27,548 52
23,410 46	17,520 00	5,890 46	d	.....	.....	.....	23,410 46	23,410 46
24,109 27	11,454 00	382 69	115 00	.....	9,157 48	.....	24,109 27	14,836 69
100,395 16	68,280 00	28,235 18	3,879 98	.....	.....	.....	100,395 16	96,515 18
109,228 75	99,099 00	19,129 75	.....	.....	.....	.....	109,228 75	109,228 75
44,339 67	33,598 00	5,091 67	.....	.....	.....	650 00	44,339 67	43,689 67
136,791 58	101,286 00	29,733 08	60 00	.....	2,512 50	h 3,200 00	136,791 58	131,019 08
170,368 20	135,123 00	30,438 94	783 06	.....	.....	h 4,023 20	170,368 20	165,561 94
68,560 33	51,963 00	10,836 57	760 76	.....	5,000 00	.....	68,560 33	62,799 57
217,428 88	171,618 00	44,925 77	.....	.....	.....	885 11	217,428 88	216,543 77
86,104 43	74,460 00	11,295 43	349 00	.....	.....	.....	86,104 43	85,755 43
41,025 10	36,240 00	4,316 41	.....	.....	468 69	.....	41,025 10	40,556 41
13,972 34	12,807 00	j 1,141 99	15 50	.....	.....	7 85	13,972 34	13,948 99
47,277 94	36,948 00	9,932 70	.....	.....	.....	g 397 24	47,277 94	46,880 70
227,298 24	163,930 00	57,739 76	e28 48	.....	.....	.....	227,298 24	226,669 76
1,910 60	k 1,862 00	23 60	d	\$25 00	.....	.....	1,910 60	1,885 60
134,561 32	104,862	29,362 32	162 00	.....	.....	g 175 00	134,561 32	134,224 32
281,841 35	216,576 00	45,635 36	260 70	.....	19,369 29	.....	281,841 35	262,211 36
191,707 68	155,745 00	28,469 50	457 65	.....	7,032 52	.....	191,707 68	184,217 70
53,908 18	44,028 00	9,422 02	222 0	.....	235 86	.....	53,908 18	53,450 02
68,303 91	56,472 00	11,770 87	61 04	.....	.....	.....	68,303 91	68,242 87
41,246 19	37,014 00	3,802 19	430 60	.....	.....	.....	41,246 19	40,816 19
186,052 09	151,047 00	34,698 34	106 75	.....	.....	200 00	186,052 09	185,745 34
93,504 53	72,552 00	20,877 53	75 00	.....	.....	.....	93,504 53	93,429 53
66,819 10	56,316 00	a 10,503 10	.....	.....	.....	.....	66,819 10	66,819 10

d Not reported.

f On free shares only, dues on pledged shares having been credited on loans.

g Unearned premiums.

h Due on matured shares.

j Including unearned premiums.

k Not including arrears, but including advance payments.

a Including unearned premiums.

TABLE V—Assets and Liabilities

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
Philadelphia County—Continued.							
Philadelphia—							
Protective Building & L..	\$12,575 84	\$1,831 39			\$900 73	\$1,898 07	
Protective B. & L., No. 2.	18,425 99	1,404 25	\$700 00		901 38	537 67	
Protective B. & L., No. 3.	23,023 08	1,139 98		\$5,076 43	4,289 84	632 09	\$48 87
Provident B. and Loan. .	87,059 00	8,500 00		8,931 00	5,635 91	723 14	
Provident Building and Loan of Wissinoming, .	2,400 00	159 00			963 81	85 57	177 03
Putnam Building Society.	37,400 00	13,150 00	1,340 00		2,034 24	87 50	68 31
Radiant Star B. & L., No. 2.	90,500 00	10,310 00	5,200 00	13,924 64	7,966 29	1,138 45	642 77
Railroad Employees' L. & B.	d 83,235 73	4,500 00		2,500 00	2,430 85	647 50	
Randall Building & Loan.	10,000 00	955 00			710 48	481 80	
Randolph Building and L.,	107,267 36	5,915 30	3,732 78		9,077 10	4,172 46	
Real Estate Loan,	70,400 00	3,025 00		1,374 95	4,864 45	90 06	40 00
Red Star Building & Loan,	e 50,800 00	500 00			1,857 04	174 50	
Reformed Germantown Avenue Building & Loan.	26,890 00				1,115 03	932 54	
Reliance Building & Loan.	89,500 00	3,150 00			2,630 04	1,269 28	2,559 58
Republic Building & Loan.	21,850 00	4,500 00	1,140 00		233 01	823 91	
Republic B. & Loan, No. 2.	23,350 00	2,450 00	6,878 02		882 69	766 44	
Resolute Building & Loan.	77,200 00	6,700 00		17,472 25	2,993 16	511 10	90 00
Retail Grocers' B. & Loan.	17,430 00	2,300 00			428 24	168 58	140 00
Rhein Building,	56,400 00	16,400 00		5,200 00	630 15	1,214 17	50 00
Rhein Building, No. 3, . .	60,728 72	2,700 00				789 55	
Rhein Building No. 4, . .	16,000 00					324 50	
Richmond Bldg and Loan.	103,400 00	13,000 00		2,800 00	11,068 40	1,932 93	35 00
Richmond Mutual B. & L.,	141,050 00	18,800 00			7,440 62	1,744 68	75 00
Ridge Avenue B. & Loan.	225,000 00	6,275 00			4,714 82	2,120 60	
Ridley Building and Loan.	43,790 00	900 00			1,061 14	1,533 48	30 00
Ritchie Bldg & L., No. 2.	52,200 00	4,700 00			822 41	1,536 25	
Ritner Building,	12,050 00	200 00			333 98	317 02	177 27
Robert Blum Building, . .	170,800 00	3,600 00			11 12	426 84	225 00

d Including \$55,335.73 loaned to persons not shareholders.
e Including loans on shares of first series now matured.

at the End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profit.
\$47,206 03	\$29,167 50	\$11,962 98	\$651 90	.....	.....	b \$5,423 65	\$47,206 03	\$41,130 48
21,969 29	c 15,451 50	5,504 46	749 71	.....	.....	263 62	21,969 29	20,955 96
34,210 29	c 25,194 00	2,494 68	3,293 61	.....	\$2,750 00	478 00	34,210 29	27,688 68
110,849 05	90,000 00	20,606 37	242 68	.....	.....	.....	110,849 05	110,606 37
3,776 41	3,192 00	41 91	30 00	.....	500 00	12 50	3,776 41	3,233 91
54,080 05	41,821 00	10,207 05	52 00	.....	.....	.....	54,080 05	54,028 05
1 9,682 15	108,216 00	24,418 15	48 00	.....	.....	.....	129,682 15	129,634 15
93,314 08	77,784 00	15,525 08	5 00	.....	.....	.....	93,314 08	93,309 08
12,157 28	12,144 00	13 28	.....	.....	.....	.....	12,157 28	12,157 28
130,165 00	c 107,514 00	22,143 32	507 68	.....	.....	.....	130,165 00	129,657 32
79,794 46	65,133 00	14,636 46	.....	.....	.....	25 00	79,794 46	79,769 46
53,331 54	32,652 06	5,288 02	.....	.....	.....	f 15,391 52	53,331 54	37,940 02
28,937 57	21,858 00	6,900 08	179 49	.....	.....	.....	28,937 57	28,758 08
99,103 90	68,148 00	24,595 90	.....	.....	6,365 00	.....	99,108 90	92,743 90
28,546 92	23,376 00	5,170 92	.....	.....	.....	.....	28,546 92	28,546 92
34,327 15	26,826 00	7,501 15	.....	.....	.....	.....	34,327 15	34,327 15
104,966 51	77,716 00	16,743 23	83 75	.....	.....	g 10,423 53	104,966 51	94,459 23
20,466 82	18,930 00	1,486 82	50 00	.....	.....	.....	20,466 82	20,416 82
79,894 32	69,626 00	9,889 53	57 92	.....	.....	250 87	79,894 32	79,585 53
64,218 27	c 47,388 00	4,648 24	11,358 42	.....	153 86	669 75	64,218 27	52,036 24
16,324 50	11,820 00	a 109 65	4,159 00	.....	65 88	168 97	16,324 50	11,929 65
137,236 33	106,812 00	30,122 33	52 00	.....	.....	250 00	137,236 33	136,934 33
169,110 30	134,799 00	33,222 01	1,038 00	.....	.....	51 29	169,110 30	168,021 01
233,110 42	192,756 00	44,672 13	682 29	.....	.....	.....	233,110 42	237,428 13
47,224 62	36,276 00	10,948 62	.....	.....	.....	.....	47,224 62	47,224 62
59,258 66	46,524 00	12,683 66	51 00	.....	.....	.....	59,258 66	59,207 66
13,078 27	8,106 00	649 27	2,469 00	.....	1,700 00	154 00	13,078 27	8,755 27
175,063 06	129,832 50	36,296 73	44 50	.....	.....	f 8,889 33	175,063 06	166,129 23

a Including unearned premiums.

b Including \$4,841 due on matured shares.

c On free shares only, dues on pledged shares having been credited on loans.

f Due on matured shares.

g Including \$2,023.53 due on matured shares.

TABLE V—Assets and Liabilities

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
Philadelphia County—Continued.							
Philadelphia—							
Robt. B. Salter B. & L. No. 2.	h \$42,736 50	i	.....	.....	\$10,140 92	\$663 00	.....
Robert Morris Building, .	10,500 00	\$2,400 00	\$140 85	\$2,700 00	6,283 23	2,496 80	\$94 55
Roger B. Taney Building, .	32,100 00	6,400 00	5,000 00	.....	3,222 05	867 32	.....
Rose Building and Loan, .	67,900 00	4,062 45	.....	.....	5 95	1,721 11	106 40
Royal Arcanum Building, Savings and Loan, . . .	18,300 00	1,000 00	3,400 00	.....	.....	267 27	.....
Royal Building,	39,900 00	1,200 00	.....	.....	.....	849 97	203 00
Safeguard B'ld'g & Loan, .	24,600 00	2,440 00	.....	.....	.....	633 71	.....
Safe Investment Building, .	25,600 00	650 00	.....	.....	198 07	185 10	129 95
Saint Agathas B. and L., .	76,300 00	5,600 00	40,020 00	1,243 21	1,714 32	831 51	11,314 82
Saint Anthony B. and L., .	6,098 00	.....	.....	.....	730 72	150 30	.....
Saint Augustines B. & L., .	43,400 00	600 00	.....	.....	43 91	1,023 00	.....
Saint Charles B. and L., .	78,950 00	3 100 00	.....	.....	413 84	1,406 85	.....
Saint James B. and L. . .	100,075 00	7,185 00	.....	2,500 00	7,738 08	1,090 90	233 82
Saint Marks B. & L., No. 2, .	82,150 00	1,250 00	.....	.....	89 36	2,553 21	30
Saint Thomas B. and L., .	27,550 00	400 00	.....	.....	490 30	650 20	.....
Saint Timothys B. and L., .	95,200 00	1,200 00	.....	.....	376 79	1,383 04	.....
Sarsfield B'ld'g and Loan, .	54,000 00	750 00	.....	.....	358 45	497 54	40 00
Schuylkill Loan & B'ld'g., .	119,750 00	3,900 00	42,800 00	.....	1,531 88	1,346 08	711 74
Second Ward B. and L., .	28,700 00	100 00	.....	800 00	1,661 35	508 88	.....
Security B'ld'g and Loan, .	17,950 00	1,200 00	.....	.....	28 51	1,241 49	75 00
Sepviva B'ld'g and Loan, .	152,630 00	43,000 00	2,961 71	.....	3,925 61	307 68	.....
Shackamaxon Building and Loan, No. 2,	22,875 00	11,775 00	.....	.....	989 23	111 00	.....
Shamrock Building, . . .	91,000 00	28,800 00	.....	.....	670 76	1,257 93	7,000 00
Sheridan B'ld'g & Loan, .	5,200 00	2,850 00	2,000 00	.....	826 23	289 41	.....
Sherman B'ld'g & Loan, .	137,500 00	17,300 00	.....	7,500 00	507 01	367 46	100 00
Solar Building,	62,550 00	2,450 00	.....	.....	31 06	1,092 85	.....
Somerset B'ld'g & Loan, .	g 67,550 00	2,850 00	.....	.....	526 00	942 51	.....

g Including \$1,550 loaned on 7½ shares of the 8th series, now matured.
h Including loans on stock.
i Included in loans on real estate.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force, plus profits.
\$53,540 42	c \$31,692 00	j \$12,358 88	.....	.....	\$9,259 54	\$230 00	\$53,540 42	\$44,050 88
24,615 43	20,532 50	4,077 93	\$5 00	.....	.....	.....	24,615 43	24,610 43
47,589 37	39,471 00	8,043 37	75 00	.....	.....	.....	47,589 37	47,514 37
73,795 91	c 62,829 00	9,344 95	46 96	\$1,575 00	.....	.....	73,795 91	72,173 95
22,967 27	21,876 00	1,059 16	13 00	.....	19 11	.....	22,967 27	22,935 16
42,152 97	33,033 00	3,689 63	.....	.....	a 5,430 34	.....	42,152 97	36,722 63
27,683 71	23,067 00	4,548 77	12 50	.....	55 44	.....	27,683 71	27,615 77
26,763 12	23,034 00	2,307 12	15 00	1,400 00	.....	7 00	26,763 12	25,341 12
137,028 86	115,644 00	21,330 60	25 00	.....	.....	29 26	137,028 86	136,974 60
6,979 02	7,014 00	b 34 98	.....	.....	.....	.....	7,014 00	6,979 02
45,066 91	35,730 00	9,278 91	58 00	.....	.....	.....	45,066 91	45,008 91
83,870 69	71,952 00	c 11,820 12	83 34	.....	.....	15 25	83,870 69	83,772 12
118,822 80	98,188 50	19,453 47	.....	.....	.....	1,180 83	118,822 80	117,641 97
86,072 57	65,388 00	20,536 57	55 00	.....	.....	d 93 00	86,072 57	85,924 57
29,090 50	25,281 00	3,691 32	118 18	.....	.....	.....	29,090 50	28,972 32
98,159 82	79,512 00	15,647 83	.....	.....	.....	d 3,000 00	98,159 83	95,159 83
55,645 99	47,850 00	e 6,444 39	.....	1,340 00	.....	11 69	55,645 99	54,294 39
170,039 70	132,762 00	33,567 50	121 00	.....	.....	e 3,589 20	170,039 70	166,329 50
31,770 23	23,718 00	5,218 67	23 90	2,776 56	.....	f 33 10	31,770 23	28,936 67
20,495 00	11,403 00	1,167 00	.....	.....	7,925 00	.....	20,495 00	12,570 00
202,795 00	164,766 00	33,035 67	23 34	.....	.....	.....	202,795 00	202,771 67
35,750 23	31,098 00	4,645 98	.....	.....	.....	f 6 25	35,750 23	35,743 98
128,728 68	98,064 00	30,664 68	.....	.....	.....	.....	128,728 68	128,728 68
11,165 64	10,710 09	455 64	.....	.....	.....	.....	11,165 64	11,165 64
163,274 47	133,062 00	30,212 12	.....	.....	.....	35	163,274 47	163,274 12
66,123 91	44,418 00	12,879 10	.....	.....	.....	8,826 81	66,123 91	57,297 10
71,868 51	55,361 00	13,808 02	17 00	2,500 00	.....	2,182 49	71,868 51	67,169 02

j Including \$6,182.87 profits on pledged shares.

a Including interest.

b Loss.

c Including unearned premiums.

d Due on matured shares.

e Including unearned premiums and \$3,037.50 due on matured shares.

f Unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of Association.	Other securities.			
<i>Philadelphia County—Continued.</i>						
Philadelphia—						
Somerton B'ld'g & Loan,	\$10,960 00	\$600 00	\$5,813 36		\$268 97	\$136 73
South Philadelphia Building and Loan, No. 2, . .	60,400 00	4,350 00			812 28	504 67
Southwestern B'ld'g. No. 2,	33,500 00	5,225 00	\$4,215 00		5,786 76	1,432 00
Spartan B'ld'g and Loan,	5,600 00				491 95	278 30
Standard B'ld'g & Loan, .	155,050 00	5,300 00			447 58	5,419 46
State Mutual Savings Fund, Loan and B'ld'g.,	126,700 00	6,650 00	5,950 00		4,439 52	730 95
Stephen Girard Savings, Loan and Building, . .	19,200 00	1,200 00	6,890 51		8,705 55	130 43
Sterling B'ld'g and Loan,	80,100 00	7,650 00			3,709 12	1,118 59
Successful Building, . . .	133,654 99	2,375 00			1,293 44	346 90
Sure Investment B. & L.,	4,700 00				225 08	44 80
Surety B'ld'g and Loan, .	46,600 00	5,400 00	5,100 00		5,744 23	821 98
Susquehanna Avenue Building, No. 1,	194,375 41	2,810 00			4,307 31	562 18
Susquehanna Building and Loan, No. 2,	35,605 67	5,721 21	15,926 57			407 63
Sylvania B'ld'g and Loan,	8,300 00	300 00				361 11
Tacony B'ld'g and Loan,	m245,400 00	9,300 00			5,995 54	3,156 02
Teutonia Building No. 2,	55,000 00	12,600 00			3,640 80	1,948 10
Thirteenth Street B'ld'g.,	7,500 00	300 00			237 69	76 54
Thirteenth Ward B. & L.,	44,490 00	4,800 00	8,203 89		761 01	656 10
Thirtieth Ward B. and L.,	b 48,400 00	3,300 00			1,742 27	1,371 77
Thirty-fifth Ward B. & L.,	14,100 00	600 00			3,445 73	405 66
ThurLOW Building, . . .	45,700 00	300 00			2,500 66	1,356 25
Tioga Building and Loan,	31,400 00	6,400 00			677 53	1,007 77
Tradesmen's B. & L., No. 2,	e 25,350 00	6,950 00	14,660 00		2,223 62	1,137 82
Tradesmen's B. & L., No. 3,	g 30,600 00	13,050 00	14,680 00		480 96	1,253 80

h Including \$4,200 loaned on 21 shares of the third series, now matured.

e Including \$3,500 loaned on 16½ shares of the twelfth series, now matured.

g Including \$3,550 loaned on 17¼ shares of the eleventh series, now matured.

i Including \$3,600 loaned on 18 shares of the 9th series, now matured.

l Including \$1,600 loaned on 8 shares of the 10th series, now matured.

m Including \$1,600 loaned on 8 shares of the 17th series.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$17,919 06	\$15,471 00	\$1,961 54				h \$486 52	\$17,919 06	\$17,432 54
66,101 37	55,260 00	10,831 37	\$10 00				66,101 37	66,091 37
50,218 76	40,398 00	9,800 76	20 00				50,218 76	50,198 76
6,440 25	5,330 00	210 25			\$900 00		6,440 25	5,540 25
167,350 83	118,023 00	42,327 83			7,000 00		167,350 83	160,350 83
44,450 47	30,216 00	7,938 03	j			k 6,296 44	44,450 47	38,154 03
36,126 49	29,688 00	6,392 24	46 25				36,126 49	36,080 24
92,577 71	77,898 00	14,054 27	625 44				92,577 71	91,952 27
37,670 33	29,358 00	6,466 65	236 16			d 1,619 52	37,670 33	35,824 65
5,102 30	4,974 00	92 73				35 57	5,102 30	5,066 73
63,666 21	50,022 00	11,044 21	2,600 00				63,666 21	61,066 21
202,154 90	161,004 00	34,822 89	6,131 12			d 196 89	202,154 90	195,826 89
57,958 33	49,060 50	5,724 34	685 00		2,473 49	15 00	57,958 33	54,784 84
9,057 54	7,428 00	1,594 39			35 15		9,057 54	9,022 39
265,750 90	212,226 00	46,840 64	264 51			n 6,419 75	265,750 90	259,066 64
73,488 90	57,912 00	14,124 25	472 65			980 00	73,488 90	72,036 25
8,282 63	8,001 00	272 13	6 50				8,282 63	8,276 13
59,000 22	59,400 00	8,452 86	5 00			a 142 36	59,000 22	58,852 86
54,814 04	39,663 00	8,728 72				c 6,422 32	54,814 04	48,391 72
18,863 95	17,382 00	577 95	904 00				18,863 95	17,959 95
49,856 91	36,498 00	7,845 09	244 00		5,000 00	d 269 82	49,856 91	44,343 09
39,485 30	32,076 00	7,409 30					39,485 30	39,485 30
50,321 44	34,959 00	11,361 84				f 4,000 60	50,321 44	46,320 84
60,064 76	36,708 00	10,928 95	2,025 21			f 10,402 60	60,064 76	47,636 95

d Due on matured shares.

h Including \$406.52 due on matured shares.

j Included in "all other" liabilities.

k Including advance payments and \$4,600.46 due on matured shares.

n Including \$6,400 due on matured shares.

a Unearned premiums.

c Including \$123.60 unearned premiums, and \$6,298.72 due on matured shares.

d Including \$229 unearned premiums.

f Due on matured shares.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on —			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
Philadelphia County—Continued.							
Philadelphia—							
Tradesmen's Sav'gs Fund & L'n of Conshohocken.	\$19,700 00	\$600 00			\$477 58	\$663 55	\$75 00
Triennial Savings & Loan.	25,800 00	4,900 00				2,030 42	
Triumph Building,	7,800 00				2,670 20	590 00	160 00
Triumph B. and L., No. 2.	49,300 00	8,600 00	\$4,000 00		5,456 23	322 00	
True Plan Bldg. and Loan.	17,191 41	2,731 41	1,538 66	\$700 00	5,031 51	769 27	
	12,250 00	800 00			39 47	179 85	123 83
Twenty-first Ward Bldg.,	69,600 00	1,000 00				657 86	
Twenty-ninth W'd B. & L.,	i 37,677 83	j			11,031 63	740 00	100 00
Union Building and Loan.	k 17,150 00	2,450 00	1,024 96		6,105 21	1,288 30	
Union Savings & Building.	m 154,400 00	7,400 00		10,920 17	14,432 41		854 00
United Building and Loan.	59,300 00	1,600 00			3,754 12	1,421 80	232 50
University Bdg. and Loan.	31,900 00	2,250 00			2,014 51	428 00	121 99
Van Pelt Bldg. and Loan.	24,800 00	3,150 00				288 00	4,120 00
Vienna Building & Loan.	32,368 67				1,325 64	318 31	
Vine Building,	20,000 00				1,672 04	421 00	
Vineyard Sav'gs, L. & B.,	r 52,360 00	j		9,886 03	8,025 26	1,602 74	220 30
Warren B. and L., No. 2.	32,200 00	16,100 00			4,722 14	83 97	12 50
W. Columbia Av. B. & L.,	i 20,254 06	j			421 00	205 25	30 62
West Girard Av. B. & L.,	3,190 00					9 04	228 85
West Market St. B. & L.,	37,800 00	3,300 00		2,415 95	2,402 16	209 89	36 00
Westminster Building, .	31,200 00	1,154 00			2,728 38	830 75	181 15
West Park Av. B. and L.,	21,150 00	1,675 00			8 62	627 77	186 21
West Phil'a Bldg., No. 3.	t 53,800 00		2,000 00	12,975 00	1,895 65	887 94	40 00
West Phildel'a Germania Building and Loan, . .	86,700 00	11,100 00		7,000 00	1,307 07	626 49	1,897 00
Wharton Building,	82,400 00	2,200 00	7,240 42		1,232 95	729 50	127 00
Wharton Building, No. 2.	159,400 00	6,800 00			1,203 31	1,784 59	130 00

i Including loans on stock.
j Included in loans on real estate.
k Including \$1,000.00 loaned on 5 shares of the eleventh series, now matured.
m Including \$7,100.00 loaned on 35½ shares of the thirty-sixth series, now matured.
r Including loans on stock, and \$300.00 loaned on 4 shares of the seventh series, now matnrnd.
t Including \$200.00 loaned without stock security.

at End of Last Fiscal Year--Continued.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.				Total.	Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.		
Total.								
\$21,716 13	\$19,125 00	\$1,431 32				\$1,159 81	\$21,716 13	\$20,556 32
32,730 42	30,290 00	1,574 75	\$56 55		\$609 76	199 36	32,730 42	31,864 75
11,220 20	11,088 00	60 20	72 00				11,220 20	11,148 20
67,678 23	50,328 00	17,053 66	11 50			h 285 07	67,678 23	67,381 66
27,962 26	20,332 00	4,082 70	1,903 04			1,644 52	27,962 26	24,414 70
13,393 15	12,723 00	629 15	41 00				13,393 15	13,352 15
71,257 86	55,626 00	15,497 47			134 39		71,257 86	71,123 47
49,549 46	39,030 00	8,649 38	266 00			f 1,604 08	49,549 46	47,679 38
28,018 47	19,293 00	5,089 71				1 3,635 76	28,018 47	24,382 71
188,006 58	142,464 00	30,359 81	318 00			f 14,864 77	188,006 58	172,823 81
66,308 42	n 66,278 75	o	29 67				66,308 42	66,278 75
36,714 50	34,170 00	2,521 50	23 00				36,714 50	36,691 50
32,358 00	27,972 00	p 4,187 51	10 21		188 28		32,358 00	32,159 51
34,012 62	q 28,518 00	5,169 62	325 00				34,012 62	33,687 62
22,093 04	19,716 00	2,357 04	20 00				2,093 04	22,073 04
71,534 33	55,998 00	14,308 95				s 1,227 38	71,534 33	70,306 95
53,118 61	37,920 00	15,114 11	84 50				53,118 61	53,034 11
20,910 93	q 17,646 00	3,044 53				180 40	20,910 93	20,730 53
3,427 89	3,186 00	153 47	76 00		12 42		3,427 89	3,339 47
46,164 00	37,815 00	8,195 00	154 00				46,164 00	46,010 00
36,094 28	33,177 50	2,916 78					36,094 28	36,094 28
23,647 60	21,993 00	1,465 00	41 00		135 00	13 60	23,647 60	23,459 00
71,598 59	59,280 00	12,065 84	14 00			u 238 75	71,598 59	71,345 84
103,630 56	87,624 00	20,980 56	26 00				103,630 56	103,604 56
93,929 87	67,932 00	25,891 31	106 56				93,929 87	93,823 31
169,317 90	128,928 00	32,338 87	1,151 03		6,900 00		169,317 90	161,266 87

f Due on matured shares.

h Including \$267.53 unearned premiums.

l Including \$165.25 unearned premiums, and \$3,470.51 due on matured shares.

n Including profits.

o Included in dues on shares in force.

p Including unearned premiums.

q On free shares only, dues on pledged shares having been credited on loans.

s Including \$1,004.05 due on matured shares.

u Including \$200 due on matured stock, and \$38.75 unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loaned on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Philadelphia County—Concluded.</i>							
<i>Philadelphia—</i>							
Wharton Building, No. 3.	\$128,600 00	\$3,800 00				\$1,167 92	\$82 00
Wharton Bldg. and Loan.	15,200 00	250 00		\$1,449 22	\$251 36	659 64	135 60
William Penn Building, .	11,200 00			2,200 00	897 10	1,363 04	4,115 86
Willimantic Bldg. & Loan.	73,100 00	7,350 00	\$1,800 00		14,145 44	578 69	
Wissahickon Building, . .	149,209 00	2,200 00			9,437 78	875 22	15,400 00
Wissinoming Bdg. & Loan.	45,425 00	2,325 00				1,889 08	76 20
Workingmen's B. and L.	175,000 00	5,700 00				5,000 28	1,852 81
Workingmen's Club and Relief B. and Loan, . .	37,837 50	3,490 00			8,394 68	1,236 31	
Windom B. and Loan, . .	a 6,350 00	b			814 55	49 90	227 46
Wyoming Loan and B., .	107,700 00	4,700 00	400 00	3,000 00	758 84	791 54	53 00
Young Men's Building, .	54,900 00	13,000 00			5,643 77	193 48	
<i>Schuylkill County.</i>							
<i>Ashland—</i>							
Ashland Sav. Fund & L., c	285,200 00			2,768 45		4,563 01	938 24
Citizens' Savings and L.,	397,800 00			7,108 28		7,136 99	1,025 66
Locust Mountain S. & L.,	33,200 00	163,200 00		2,517 07	7,406 85	6,182 87	205 50
Miners' and Lab. Sav. F.,	214,400 00	309,800 00	600 00	8,985 83		7,575 89	307 51
Barnesville—B'sville B. & L.,	15,715 18	3,056 00			2,035 25	498 50	
Coaldale—Coaldale B. and L.,	31,400 00				11 38	204 80	634 52
Cressona—Citizens' B. & S.,				10,449 08	673 24	41 00	6,299 35
Donaldson—Donald'n B. & L.,	7,600 00				755 77	177 61	
Frackville—Broad Mountain Building and Loan, . .	47,100 00				939 14	734 03	98 00
<i>Girardville—</i>							
Girard Sav. Fund and L.,	123,000 00		75 00	2,283 20		11,040 80	1,199 01
People's Building & L., .	215,000 00			9,627 00		11,166 92	434 21
Gordon—Gordon B. and L., .	29,400 00			800 00			5,011 36
<i>Mahanoy City—</i>							
Fidelity Building & Loan,	204,800 00				4,689 30	1,184 08	13,143 88
Serial Building and Loan,	275,000 00	74,200 00			6,060 95	4,328 68	30,782 82

a Including loans on stock.

b Included in loans on real estate.

c Including \$92,600 loaned on 463 shares of the fourth series now matured.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force, plus profits.
\$133,649 92	\$112,680 00	\$19,440 67	\$131 82		\$1,397 43		\$133,649 92	\$132,120 67
17,945 82	14,175 00	1,669 43	214 05		300 00	\$1,587 34	17,945 82	15,844 43
19,776 00	16,728 00	3,048 00					19,776 00	19,776 00
96,974 13	78,588 09	18,023 37	362 76				96,974 13	96,611 37
177,113 00	135,414 00	40,699 00				f 1,000 00	177,113 00	176,113 00
49,715 28	41,973 00	6,201 53			1,540 75		49,715 28	48,174 53
187,553 09	139,530 00	43,102 32			4,920 77		187,553 09	182,632 32
50,958 44	35,013 00	13,934 51	1,397 62	\$457 82		155 54	50,958 49	48,947 51
7,441 91	4,388 00	16 16	37 75		3,000 00		7,441 91	4,404 16
117,403 38	96,582 00	20,644 38	177 00				117,403 38	117,226 38
73,737 25	53,640 00	20,097 25					73,737 25	73,737 25
293,469 70	134,700 00	e 57,016 76	7,791 57		1,015 23	d 92,946 14	293,469 70	191,716 76
413,070 93	279,744 00	120,285 66	9,649 11		3,392 16		413,070 93	400,029 66
212,712 39	146,252 00	e 58,311 10	8,149 19				212,712 29	204,563 10
541,669 23	352,134 00	e 169,457 74	16,023 48		345 86	3,708 15	541,669 23	521,591 74
21,304 93	15,048 00	6,256 93					21,304 93	21,304 93
32,250 70	23,256 00	3,422 43	20	32		5,571 75	32,250 70	26,678 43
17,462 67	15,340 00	1,828 63	294 04				17,462 67	17,168 63
8,533 38	5,644 00	e 2,889 38					8,533 38	8,533 38
48,871 17	32,916 00	10,583 10	72 00		800 00	f 4,500 07	48,871 17	43,499 10
137,598 01	76,836 00	28,425 75	935 00		31,401 26		137,598 01	105,261 75
236,228 13	159,732 00	e 64,346 27	5,043 00		7,106 86		236,228 13	224,078 27
35,211 36	26,568 00	8,581 16			62 20		35,211 36	35,149 16
223,817 26	152,553 00	e 69,884 76	429 37			947 13	223,817 26	222,440 76
390,372 45	259,488 00	118,612 82	2,531 31	2,108 07		g 7,632 25	390,372 45	378,100 82

f Due on matured shares.

d Including \$92,641.67 due on matured shares.

e Including unearned premiums.

f Including \$4,388.60 unearned premiums.

g Unearned premiums.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of association.	Other securities			
<i>Schuylkill County—Concluded</i>						
Mahanoy City—						
Wash'n German B. & L.,	\$168,600 00				\$735 59	\$909 89
Minersville—M'ville B. & L.,	32,800 00			\$1,500 00	1,275 64	599 00
Pine Grove—						
Central Building & Sav.,	16,200 00					161 24
West End Building & L.,	18,300 00			1,537 50	169 83	824 43
Pottsville—						
Central Building,	49,325 00			16,259 71	771 68	64 50
Pottsville B. & L., No. 2,	50,200 00	h 18,055 65		400 00	5,106 43	i 1,323 52
Schuylkill Haven—Schuylkill Building and Loan. . .	64,535 00	11,000 00		5,940 00		3,312 64
Shenandoah—						
Citizens' Building & Loan,	193,800 00	20,600 00	\$730 00	1,300 00	5,060 37	3,704 06
Miners, Mechanics and Laborers' B. and Loan,	58,200 00	800 00			13 37	517 39
Mutual Savings,	16,600 00	5,000 00	60,000 00		3 49	535 76
Tamanend—T'nend B. & L.,	9,500 00				42 48	74 18
Tamaqua—Tamaqua B. & L.,				3,317 55	1,911 60	66 90
Tower City—Williams Valley Sav. Fund and Building,	80,200 00					200 50
Tremont—						
Hancock Building and L.,	89,200 00	4,300 00	4,500 00	14,375 00	1,215 63	1,502 60
Logan Building and Loan.	10,800 00	200 00		3,200 00	1,740 81	910 04
<i>Tioga County.</i>						
Wellsborough—Wellsborough Building and Loan, . .	30,584 63	4,016 63		2,000 00	9,899 34	1
<i>Venango County.</i>						
Franklin—Mutual B. & Loan,	104,200 00	1,702 85	16,701 00		3,875 35	885 24
Oil City—						
Home Building and Loan,	295,300 00			368 25		3,768 83

h Secured also by judgment notes of borrowers.

i Not including dues in arrears.

l Not reported.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$171,029 17	\$117,744 00	e \$50,017 17	\$3,268 00	.....	.....	.....	\$171,029 17	\$167,761 17
36,274 64	28,752 00	4,031 99	101 50	.....	.....	g \$3,389 15	36,274 64	32,783 99
16,366 24	15,108 00	1,201 70	.....	.....	\$56 53	.....	16,366 24	16,309 71
20,962 13	12,768 00	8,194 13	.....	.....	.....	.....	20,962 13	20,962 13
66,440 89	49,536 00	e 16,904 89	.....	.....	.....	.....	66,440 89	66,440 89
75,136 35	i 54,478 13	13,667 23	66 00	.....	.....	g 6,924 99	75,136 35	68,145 36
85,120 66	64,750 00	16,906 10	527 95	.....	2,901 61	35 00	85,120 66	81,656 10
224,740 93	176,218 00	41,949 95	1,317 92	.....	.....	j 5,255 06	224,740 93	218,167 95
60,563 65	51,726 00	4,247 17	744 30	.....	400 00	g 3,446 18	60,563 65	55,973 17
82,139 25	50,300 00	e 27,537 86	4,301 39	.....	.....	.....	82,139 25	77,837 86
9,616 66	5,370 00	e 1,834 12	1,285 50	.....	600 00	527 04	9,616 66	7,204 12
5,408 05	5,566 00	k 223 95	66 00	.....	.....	.....	5,566 00	5,342 05
80,465 30	48,375 00	e 32,072 62	.....	.....	17 68	.....	80,465 30	80,447 62
115,315 43	79,659 50	e 35,455 43	200 50	.....	.....	.....	115,315 43	115,114 93
16,900 85	14,976 00	i 1,324 85	.....	.....	.....	.....	16,900 85	16,900 85
46,500 60	m 40,712 00	5,788 60	1	.....	.....	.....	46,500 60	46,500 60
127,364 44	95,280 00	21,646 18	.....	.....	.....	10,438 26	127,364 44	116,926 18
300,434 46	219,168 00	66,575 86	.....	390 00	496 49	a 13,804 11	300,434 46	285,743 86

a Including \$13,510.36 unearned premiums.

e Including unearned premiums.

g Unearned premiums.

i Not including dues in arrears.

j Including \$5,252.50 unearned premiums.

k Loss.

l Not reported.

m Not including arrears, but including advance payments.

TABLE V—Assets and Liabilities

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
Venango County—Concluded.							
Oil City—							
Keystone Building and L.	\$98,800 00	\$575 00				\$2,030 63	
Mutual Building and L.	40,100 00				\$2,048 93	1,320 31	
Warren County.							
Warren—							
Helping Hand B. and L.	d 98,878 75	1,200 00	\$21,221 20		809 63	5,112 03	
Washington County.							
Canonsburg—							
Canonsburg B. and Loan,	44,000 00				1,975 15	1,079 26	\$117 76
United States Excelsior Building, No. 1,	2,200 00				601 00	177 15	
McDonald—Mutual B. and L.,	43,400 00				2,372 81	266 00	120 00
Monongahela—Home B. & L.,	7,600 00				382 46	112 00	
Washington—							
Keystone Building and L.,	67,600 00				654 28	763 08	
Mutual Building and L.,	151,100 00	2,900 00			11,712 48	1,721 19	60 00
People's Building and L.,	47,900 09				3,501 21	1,454 71	5 00
Progressive Perpetual Building and Loan, . . .	31,550 00	200 00			2,401 42	k 746 63	1
United States Excelsior Building, No. 1,	o 8,632 01			\$750 00	222 24	i	160 00
Washington B. and L., . .	79,400 00	10,500 00			211 70	82 57	
Westmoreland County.							
Avonmore—Avonmore Building and Loan,	10,300 00					i	
Derry—Derry Building and L.	92,000 00					912 36	80 00
Greensburg—							
Greensburg B. and L. . . .	320,600 00			5,500 00	4,584 74		140 00
Home Building and Loan,	17,350 00				1,025 26	284 29	50 25
Westmoreland B. and L.,	136,400 00				1,436 61	2,075 85	

d Including \$8,273.75 loaned to shareholders without stock security.
i Not reported.
o Including premiums added to loans.
k Not including dues and premiums, but including all other assets.
l Included in arrearages.

at End of Last Fiscal Year—Continued.

Gross Assets.			Liabilities.					
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
Total.	Dues paid in on shares in force.	Profits.						Dues paid in on shares in force plus profits.
\$101,405 63	\$68,149 00	\$7,184 73	\$28 87	.....	\$6,969 45	b \$19,133 58	\$101,405 63	\$75,333 73
43,469 24	29,172 00	c 11,839 36	37 88	.....	2,420 00	.....	43,469 24	41,011 36
127,221 61	72,192 00	c 48,625 77	.....	.....	.....	e 6,403 84	127,221 61	120,817 77
47,172 17	34,410 00	9,128 54	275 00	.....	.....	f 3,358 63	47,172 17	43,568 54
2,978 15	3,315 00	g 361 95	25 00	.....	.....	.....	3,315 00	2,953 05
46,158 81	31,836 00	9,348 94	212 00	\$7 55	817 13	f 3,337 19	46,158 81	41,184 94
8,094 46	7,748 00	176 46	170 00	.....	.....	.....	8,094 46	7,924 46
69,017 36	50,076 00	8,800 78	26 25	125 00	.....	h 9,989 33	69,017 36	58,876 78
167,493 67	122,400 00	34,466 72	242 35	3,152 00	.....	f 7,252 60	167,493 67	156,866 72
52,860 92	36,192 00	11,837 80	i	7 90	.....	j 4,823 22	52,860 92	48,029 80
34,898 05	n 17,437 29	1,272 37	i	1,069 00	.....	m 15,119 39	34,898 05	18,709 66
9,764 25	p 5,300 00	4,464 25	.....	.....	.....	.....	9,764 25	9,764 25
90,194 27	59,022 00	c 31,102 27	70 00	.....	.....	.....	90,194 27	90,124 27
10,300 00	q 6,695 50	c 2,493 09	i	.....	1,111 41	.....	10,300 00	9,188 59
92,992 36	62,994 00	29,982 02	.....	.....	16 34	.....	92,992 36	92,976 02
330,824 74	189,024 00	94,934 74	.....	.....	.....	f 46,866 00	330,824 74	283,958 74
18,709 80	14,055 00	2,392 80	.....	.....	.....	f 2,262 00	18,709 80	16,447 80
139,912 46	82,320 00	20,901 22	154 00	1,170 00	.....	f 35,367 24	139,912 46	103,221 22

b Including \$18,904.66 unearned premiums.

c Including unearned premiums.

e Due on matured shares.

f Unearned premiums.

g Loss.

h Including \$9,858.59 unearned premiums.

i Not reported.

j Including \$4,666.60 unearned premiums.

m Including \$14,300 due on paid-up stock.

n Not including arrears, but including premiums which go to the borrower's credit as dues.

p Not including arrears.

q Not including arrears, but including advance payments.

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.						
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.	All other.
	Real estate.	Stock of association.	Other securities.				
<i>Westmoreland County—Concluded.</i>							
Irwin—							
Equitable Building and L.,	\$25,100 00	\$100 00	.....	.....	\$48 60	r \$119 76	\$276 00
Irwin Building and Loan,	t 218,650 00	6,000 00	.....	.....	4,708 09	2,389 04	.....
Jeannette—Gem B. and L.,	23,903 52	.....	.....	\$1,391 47	39 67	i	.....
Latrobe—							
.....	9,650 00	500 00	.....	.....	.....	.....	50 00
Latrobe Building and L.,	80,684 00	4,400 00	.....	.....	15,043 06	2,882 85	.....
Mount Pleasant—							
Citizens' Building and L.,	17,000 00	.....	.....	.....	183 97	147 96	.....
Mount Pleasant B. & L.,	112,100 00	6,000 00	.....	.....	3,217 15	1,709 00	7,603 43
New Kensington—Burrell Building and Loan, . . .	12,164 00	.....	.....	.....	109 61	i	.....
Scottdale—							
Fountain Building and L.,	23,500 00	.....	\$547 00	.....	2,024 42	.....	70 00
Scottdale Building and L.,	153,960 00	13,475 00	.....	3,885 79	15,718 57	434 33	552 89
<i>York County.</i>							
Delta—Delta Building and L.,	11,500 00	.....	.....	.....	759 40	144 79	.....
Hanover—							
Hanover B. and L., No. 6,	100,400 00	.....	.....	.....	2,793 82	345 75	.....
Hanover B. and L., No. 7,	52,600 00	.....	.....	.....	319 86	.....	.....
New Freedom—Equitable Building and Loan, . . .	11,100 00	.....	.....	.....	130 52	.....	.....
York—							
Anchor Building and L.,	118,545 00	.....	.....	.....	3,120 57	237 50	.....
City Building and Loan, .	121,495 00	.....	604 10	.....	3,208 43	y 1,301 35	.....
Eastern B. and L., . . .	a 58,125 00	.....	.....	2,404 40	.....	4,047 20	876 74
Excelsior B. and L., . . .	9,750 00	.....	.....	4,500 00	24 28	113 00	29 00

a Including \$2,375 loaned on 19 shares of the 9th series now matured.

i Not reported.

t Including \$1,250 loaned without stock security.

r Not including dues in arrears.

y Not including dues.

at End of Last Fiscal Year—Continued.

Total.	Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
				Advance payments.	Due borrowers.	Borrowed money.	All other.	Total.	
\$25,644 36	q \$12,109 50	\$1,252 40	i	.....		\$4,000 00	s \$8,282 46	\$25,644 36	\$13,361 90
231,747 13	130,848 00	c 100,342 56	\$556 57	.....				231,747 13	231,190 56
25,334 66	u 24,818 42	v 516 24	i	.....				25,334 66	25,334 66
10,000 00	9,900 00	w	.....	.....			100 00	10,000 00	9,900 00
103,009 91	69,576 00	33,348 66	85 25	.....				103,009 91	102,924 66
17,331 93	11,592 00	908 03	*	.....			f 4,831 90	17,331 93	12,500 03
130,629 58	78,492 00	c 52,043 60	.....	.....			93 98	130,629 58	130,535 60
12,273 61	q 6,814 10	150 88	1	.....		5,197 50	111 13	12,273 61	6,964 98
26,141 42	15,804 00	c 10,158 92	177 50	.....			1 00	26,141 42	25,962 92
188,026 58	107,708 38	c 79,656 89	661 31	.....				188,026 58	187,365 27
12,404 19	11,180 00	c 1,224 19	.....	.....				12,404 19	12,404 19
103,539 57	89,128 00	c 14,160 82	250 75	.....				103,539 57	103,288 82
52,919 86	50,232 00	c 2,687 86	.....	.....				52,919 86	52,919 86
11,230 52	x 10,630 52	w	.....	.....		600 00	.....	11,230 52	10,630 52
121,903 07	85,844 50	c 20,058 57	.....	.....		16,000 00	.....	121,903 07	105,903 07
126,608 88	q 103,222 68	13,622 95	y 35 75	.....		9,275 00	452 50	126,608 88	116,845 63
65,453 34	32,987 75	6,165 64	459 70	.....		20,250 00	b 5,590 25	65,453 34	39,153 39
14,416 28	5,062 00	954 28	.....	.....		8,400 00	.....	14,416 28	6,016 2

s Including \$8,226.16 unearned premiums.

u Not including arrears, but including advance payments and divided profits.

v Divided profits included in dues on shares in force.

w Included in dues on shares in force.

x Including profits.

c Including unearned premiums.

f Unearned premiums.

i Not reported.

q Not including arrears, but including advance payments.

y Not including dues.

b Including \$62.63 unearned premiums and \$5,427.63 due on matured shares

TABLE V—*Assets and Liabilities*

Location and Name of Association.	Gross Assets.					
	Loans on—			Real estate owned.	Cash on hand.	Arrearages.
	Real estate.	Stock of association.	Other securities.			
York County—Concluded.						
York—						
Home Building and Loan,	\$36,750 00			\$4,120 34	\$4,842 77	\$1,481 70
Keystone B. and L.,	52,099 53			1,622 22		c
Mechanics and Workingmen's B. and L.,	104,465 60		\$26,100 00		903 65	c
National B. and L.,	75,905 00				1,504 98	645 00
Park Building and Loan,	35,875 00		1,659 17	3,513 90	1,529 47	1,609 50
People's B. and L.,	193,000 00				3,189 73	3,549 78
Progressive B. and L.,	44,563 54				54 97	
Protective B. and L.,	32,506 25		728 00	921 00	609 94	156 40
Spring Garden B. and L.,	c			c	3,879 16	c
Standard B. and L.,	41,750 00			9,600 00	3,894 80	408 42
Star Building and Loan,	49,800 00			2,200 00	3,263 34	1,361 67
Union Building and Loan,	40,079 13			5,281 56		70 50
West End B. and L.,	45,250 00			1,566 76	1,528 43	891 90
York Mutual B. and L.,	140,875 00				16 13	800 00
						120 00

c Not reported.

at End of Last Fiscal Year—Concluded.

Gross Assets.	Dues paid in on shares in force.	Profits.	Liabilities.					Dues paid in on shares in force plus profits.
			Advance payments.	Due borrowers.	Borrowed money.	All other.	Total	
Total.								
\$47,194 81	\$37,810 50	\$7,559 96	\$394 15		\$1,430 20		\$47,194 81	\$45,370 46
53,721 75	e 27,314 92	f			25,727 71	d \$679 12	53,721 75	27,314 92
131,468 65	g 92,636 75	18,831 90	c		20,000 00		131,468 65	111,468 65
78,054 98	59,007 25	16,977 73	2,070 00				78,054 98	75,984 98
44,187 04	32,077 50	h 11,914 74	194 80				44,187 04	43,992 24
199,739 51	173,412 25	25,542 37				1784 89	199,739 51	198,954 62
44,618 51	e 8,187 24	f			35,631 27	800 00	44,618 51	8,187 24
34,921 60	e 18,822 28	f	314 95		14,869 15	915 22	34,921 60	18,822 28
67,753 85	g 62,001 00	5,752 85	c	c	c	c	67,753 85	67,753 85
55,653 22	30,222 25	8,911 74	1,735 29		14,783 94		55,653 22	39,133 99
56,630 01	29,184 75	7,313 27	941 39		19,190 60		56,630 01	36,498 02
45,431 19	e 2,540 48	f		\$125 00	42,765 71		45,431 19	2,540 48
49,237 09	39,572 00	5,853 28	428 45		1,221 37	12,161 99	49,237 09	45,425 28
141,811 13	93,917 25	43,393 88			4,500 00		141,811 13	137,311 13

c Not reported.

d Including \$478.50 unearned premiums.

e Including profits.

f Included in dues on shares in force.

g Not including arrears, but including advance payments.

h Including unearned premiums.

i Unearned premiums



THE SWEATING SYSTEM IN PHILADELPHIA.

The Sweating System is a name given to the employment of persons in the ready-made clothing industry in the United States. In European countries it possesses a more general character. The chief reason why the system is regarded with so much disfavor is because those engaged therein are paid so poorly. The workingmen in almost every industry have at different times complained of the compensation received for their labor; strikes have been common, and other difficulties have often arisen between employers and employed, but when all things are considered their rewards have been much greater in proportion to their skill than the rewards of those employed in making clothing.

The term "Sweater" is of English origin. In former times in the large cities of England, clothing was made in the building where it was sold; the tailors worked on the upper floors, and those employed in making clothing made the entire garment. Then, with the incoming of foreigners, they would go to the clothing stores and contract to take the clothing, and make it up at their houses or in shops, and return it when made. These the regular tailors termed "Sweaters," and the rooms or places where they made the clothing were called "Sweat Shops."

These persons are employed mostly in the large cities, where nearly all such clothing is manufactured. Boston, New York, Philadelphia and Chicago are the chief centers for their employment. In New York the largest number has been employed, although a great many are engaged in the industry in Philadelphia. Much has been said and written in a general way concerning their employment, their mode of living, and small compensation. The Government, in 1892, made a somewhat extensive investigation into the subject, and the Illinois Bureau of Labor made a still more elaborate investigation in Chicago the previous year.

In Europe, in London especially, official investigations have been undertaken from time to time, and the newspapers have not infrequently made investigations, though less complete, of the subject. In England the Sweater, and those employed by him, have long been

known, and the evils from which the employes have suffered have been greater than elsewhere. This system has also long prevailed in Germany and other European countries.

Before going further the system should be more fully described. As we have already said, in this country it pertains wholly to the making of clothing that is sold ready-made. Formerly, to accomplish this end, there were three classes of persons—the employes who made the clothing, the manufacturers who furnished the cloth, cut the garments, etc., and a third class who contracted for the making of them. This third class was called sweaters. Their profits consisted in the margin between the prices received and paid for making clothing. There was often great competition among the contractors, while there was perhaps still greater competition on the part of the employes to obtain work. Such, in general, was the nature of the business. In this country, however, especially in Philadelphia, those who contract for making the clothing, in almost every case, work themselves and employ others. In a few shops from fifteen to twenty-five persons are employed, but in most cases not more than six or seven work in the same shop. The following table shows the division of shops by number of occupants, visited by the agents of this Bureau.

Nine shops contained respectively 19, 20, 21, 22, 23, 24, 25, 30, 35 and 56 employes. Two shops contained respectively 17 and 18, and two others 15 and 16 employes. The occupants in the other shops may be thus classified: Shops containing five persons or less, 96; six persons, 29; seven persons, 14; eight persons, 16; nine persons, 12; ten persons, 12; eleven persons, 14; twelve persons, 8; thirteen persons, 7; fourteen persons, 7.

One reason why labor has been so well rewarded in this country has been because there has been so much work to do. In the old world the condition has been exactly the reverse. For centuries the labor market has been over-crowded, and consequently the employer could dictate his own terms. Of late years the condition of foreign labor has somewhat improved, but the above statement is essentially true. On the other hand, in this country, with its wonderful natural resources awaiting development, labor, until within a comparatively recent period, has been scarce and could command far better terms. There have been some exceptions, and the most noted of these is the class of persons who are engaged in making ready-made clothing.

There has never been any organization among them, and their wants have been too pressing for them to contend with their employers, even if they had the disposition. They have been obliged to take what they could get, and work with all their might. In examining one of the tables it will be found that a very large number of the employes at the present time are Russian Jews, who, having

been expelled from Russia, found their way to this country. They were penniless and were obliged to take the first work that was offered to them. In another portion of our report we have considered the ability of employes who possess greater degrees of skill, to command more work and better remuneration than others. Those having the least skill, like the ordinary workman, are at all times the worst off, because if they cannot obtain the lower grades of work they can get nothing, while the man who is capable of doing different things, if unable to find employment in one direction, may obtain it in another. Those who are engaged in making clothing must be ranked among those possessing the least skill, and in consequence of this, and of their large numbers, have little, if anything, to say in determining the prices.

Before going further, it should be remarked that the making of ready-made clothing is not confined wholly to persons who live in large cities. For a long time either the manufacturer or contractor employed the female members of farmers' families during a portion of the year to make it. The practice was to distribute the materials weekly, and at the end of the period to collect the clothing and pay the makers. This continued through the autumn and winter months especially. The compensation was very low, but as the wives and other members of the family had time that could be devoted to work, this source of income was regarded as clear gain, and the work was eagerly desired. The practice is still continued though it is less general than it was, partly because the farmers are in better condition, and partly because the employes in the large cities are so numerous that it is unnecessary to go elsewhere in search of persons to make clothing.

A word may be said concerning the mode of preparing work for the employes. Instead of cutting by the old method, with a pair of shears, a large number of pieces are put on a cutting table, perhaps 75 or 100, a pattern is put on top of them and a knife then cuts around the edge of the pattern as though the cloth was a piece of wood. The cloth is cut with great rapidity and exactness. This greatly cheapens the product, as the old process was slow and necessarily costly. After the various pieces for coats, vests or other garments are cut in this manner, they are put together in packages and are ready for distribution.

The persons engaged in making ready-made clothing are of various nationalities. At the present time a large number of Russian Jews are employed. But doubtless the greatest surprise to our readers will be to learn that so many Americans are employed in this manner. The table elsewhere given, showing their nationalities, is singularly interesting in this regard. One can readily understand why the Rus-

sian Jews should turn to this employment, because their means are limited and they must take the first work that offers. That Americans should also be employed in such large numbers, however, surprising may be the fact, is easily explained. Nearly all of them are of foreign parentage, whose parents, in most cases, doubtless followed the same pursuit.

The persons who thus toil for a livelihood are sharply divided into two classes, the Germans and Americans, most of whom live in the Sixteenth, Seventeenth, Nineteenth and Twentieth wards, and the Russian Jews and others who live chiefly in the First, Second, Third, Fourth, Fifth and Sixth wards. The most of the shops of the former class are very clean and wholly free from criticism, as appears from the detailed description of them contained in this report. In truth, considering the small remuneration received for their labor, it ought to be said that in very many cases they seem to be doing the best under their hard conditions and surroundings. But the shops of the Russian Jews form a strong and forbidding contrast to these, and hardly too much can be said in condemnation of them. Evidently they prefer filth to cleanliness, otherwise so much filth would not exist. A few descriptions may be given. For example, one of these shops was on the second floor in a back room, which was small and poorly ventilated, and had but one window. Boys' knee pantaloons were made here, and were pressed in the living room which was in the cellar. The agent describes it as a place of filth and squalor, and says that the odor was sickening.

Another shop was on the fourth floor of a large dwelling house. The work room was used for living purposes, cooking and eating, and was filthy beyond all powers of description. Meat and fish were lying about on chairs, and the smell was horrible.

Another shop was in a dirty, foul smelling tenement house in a room 10x12. It was also used as a bed room. The agent says this was one of the foulest and most unsanitary places encountered. The people evidently did not know what cleanliness meant, and considered it a waste of time to clean their shops and living rooms.

Another shop was described as a dreadful place for human beings to live and work in. It fronted on a narrow alley where the light could scarcely penetrate. The work room was on the second floor, fronting on a dirty yard. The house was swarming with filthy tenants, and the odor was sickening. The shop was also used as a bed room.

Another place was described as one of the worst, if not the worst, visited. It was on the third floor of a dwelling house. The family consisted of a man, wife and five children who worked, cooked, ate and slept in two small rooms. The people looked as though they

had not washed themselves for a year. The boys' coats that they were making were piled upon a dirty bed. The dirt could absolutely have been shoveled out of the rooms. Potato parings, garbage and filth of all kinds was strewn about the floor, and the odor that prevailed was so foul that one of the agents was made sick.

Many of the places were not of this dreadful character, but a table herewith given contains an accurate summary of them, their location, dimensions, etc., and these facts, which none can deny, are conclusive proof of their inadequacy and unfitness in too many cases for the persons who live and work in them. And, indeed, how could this be otherwise, considering the small remuneration received. It necessarily follows that they must live in the cheapest place and have the fewest number of rooms. Still, however small and poorly ventilated the work rooms may be, there is no reason why so much filth should abound, which seems to be the case in many of these places. If nothing else can be done as the result of this investigation, it ought to awaken the attention of the public authorities to the necessity of frequent inspections and the enforcement of more rigid regulations. It may be remarked in passing that in many places the clothing is so often soiled, that in pressing and finally completing it for market, it is needful to remove the spots of grease, etc., and a preparation is usually kept for that purpose.

At the time of making this investigation there were only 273 shops known to be in operation in Philadelphia. A very large number had been closed in consequence of the general depression in business. Probably more than one-half of them had gone out of operation during the preceding twelve months. This was the opinion of the manufacturers and contractors engaged in the business. It would seem, therefore, that this business, like all others, has suffered. At all events, it is believed that the investigation included all of the places that were then in operation. They were in various parts of the city, but most of them were located in the Second, Third, Fourth, Sixteenth, Seventeenth and Nineteenth wards.

With respect to the prices, low as they have always been, a great reduction has occurred within a few months. Some examples may be given. In one of these places, in which the employes earned from \$4.00 to \$7.00 a week, working by the piece, the prices paid were at least 25 per cent. lower than those paid the year before. In another shop it was reported that the men were paid by the piece and earned on an average \$7.50 per week, and the women \$3.00 to \$5.00. Trousers were made here for 35 to 40 cents per pair, for which 50 cents per pair were received last year. In another place vests were made for 32 cents apiece, for which 75 cents were received six months ago. In another shop men's trousers were made for from 25 to 50

cents per pair, for which 50 to 65 cents were received last year. These figures will suffice to show the great reduction that has been made in the compensation paid to these toilers. The following table shows the present prices:

<i>Coats.</i>	<i>Trousers.</i>	<i>Vests.</i>	<i>Boys' Knee Pantaloons.</i>
30 cents a piece.	30 cents a pair.	\$2.75 to \$4.00 per dozen.	40 to 90 cents per dozen.
20 to 40 cents a piece.	20 to 50 cents per pair.	15 to 25 cents each.	40 to 60 cents per dozen.
27 cents a piece, (last year received 40 cents).	\$1.40 to \$2.50 per dozen.	18 to 22 cents a piece.	60 cents per dozen.
\$4.50 to \$6.00 a piece.	\$1.25 to \$2.20 per dozen.	16 to 25 cents a piece.	30 to 70 cents per dozen.
50 to 85 cents a piece, (last year received \$1.25).	25 cents per pair.	20 to 22 cents a piece.	
80 cents a piece, (\$1.25 last year).		20 to 25 cents a piece.	
	<i>Custom Coats.</i>	<i>Women's Calico Wrappers.</i>	
\$7.50 a piece.	\$4.50 to \$5.00 a piece.	80 cents per dozen.	
\$1.00 a piece.	<i>Boys' Coats.</i>	80 cents to \$1.05 per dozen.	
50 cents a piece.	35 to 40 cents a piece.	<i>Women's Cloaks.</i>	
32 to 35 cents a piece.	25 to 40 cents a piece.	\$1.00 to \$1.25 a piece.	
\$2.00 to \$5.00 per dozen.	<i>Men's Coats.</i>	20 to 25 cents a piece.	
75 cents to \$1.00 a piece.	60 cents to \$3.00 a piece, (25 cents lower than last year).	<i>Waists for Boys.</i>	
50 to 60 cents a piece.		40 cents per dozen.	
30 to 60 cents a piece.		50 to 60 cents per dozen.	
40 to 60 cents a piece.		<i>Men's Heavy Coats.</i>	
\$1.25 to \$1.75 per dozen.		50 cents a piece (\$1.00 last year).	
<i>Overalls.</i>			
50 cents per dozen.			
<i>White Linen Coats.</i>			
\$2.00 to \$2.25 per dozen.			

It will be observed that these prices vary greatly, and yet the variations are not so great for the kinds of work done, as there are various kinds of coats, trousers and other garments; and the prices doubtless vary to a considerable degree with the quality of the cloth and other materials used. The most notable fact in connection with these prices is that the decline has been from 20 to 50 per cent. within a year. Great as has been the decline in almost every direction in prices, perhaps in no other industry have such large reductions been made. Joining the two facts—the decline in prices with the diminution in the number of shops—one can readily understand the terrible condition to which this class of working people has been reduced.

We will now turn to the size of the rooms occupied. The first of these in the table contains 7,200 cubic feet, which is occupied by three persons, or 2,400 cubic feet for a person. The second room contains 8,075 cubic feet and is occupied by thirteen persons, or 621 cubic feet for a person. In the next case the room is occupied by one person and contains 980 cubic feet. Two or three more cases may be

given. The next room is 14x23x8, or 2,576 cubic feet, which is occupied by five persons, or 515 cubic feet for each one. The next room is occupied by six persons, the cubic space being 563 for each. In the next case the room is 18x40x8½ and is occupied by twenty persons, or 306 cubic feet for each person. These are fair illustrations, and clearly show how crowded is the space occupied by them, without mentioning the lack of light, air and other essentials. Those who are best informed in such matters declare that from 750 to 1,000 cubic feet of air space per head is required in shop-rooms in order to maintain good health. This estimate is based on tests for impurities in the air of hotels, barracks, workshops and other places. It is asserted that each person should have space enough to permit the passage of 3,000 cubic feet of fresh air per hour without creating perceptible draft. If the room is smaller the renewal of the air must be much more frequent than in a larger room, but generally, in our climate, it is impracticable to secure a change of air more than three or four times an hour, even under favorable conditions. Consequently, each person should have a space of about 1,000 cubic feet to secure entire freedom from vitiated air. Regarding these as the proper requirements, those who read this report can judge for themselves of the inadequacy of the rooms here described for those who occupy them.

Notwithstanding the smallness of these rooms, in times of brisk business large numbers would in many cases be crowded into them, and thus they would become unfit for occupancy. It should be added also, that in most cases the Russian Jews seemed to be opposed to ventilation, as their windows and doors were closed and the air was oppressive and often sickening to the agents of the Bureau who made the investigation. The following table shows the location of the shops by wards:

LOCATION OF SHOPS BY WARDS.

First,	11	Sixteenth,	12
Second,	32	Seventeenth,	22
Third,	24	Nineteenth,	44
Fourth,	61	Twentieth,	11
Fifth,	20	Twenty-sixth,	7
Sixth,	10	Twenty-eighth,	1
Seventh,	3	Twenty-ninth,	1
Eighth,	2	Thirty-first,	3
Eleventh,	6	Thirty-seventh,	1
Twelfth,	2		

Next may be considered the proportion of men, women and children. There were 1,806 persons employed in the places visited. Of this number 989 were men, 755 women, 40 boys under 16, and 22

girls under 16. The nationality of employers and employes is shown in the following table:

Nationality of Employers.		Nationality of Employes.	
Russian,	119	Russian,	915
German,	76	American,	469
Poles,	22	German,	168
Americans,	15	Poles,	98
Austrians,	8	Austrians,	44
Irish,	7	Hungarians,	31
Hungarians,	6	Irish,	23
Roumanian,	6	Roumanian,	20
Italian,	6	Italian,	19
Swiss,	3	English,	14
English,	2	Turks,	2
Turks,	1	French,	1
Canadian,	1	Welsh,	1
Bavarian,	1	Swiss,	1
Total,	273	Total,	1,806

No one can doubt that persons must suffer in many ways who are so thickly crowded together. What measures can be taken to improve their condition? One thing is certain—that the authorities can do much toward rendering the places they inhabit more cleanly and therefore more healthful. With respect to their remuneration doubtless their employers would say, “we know they are poorly paid, nevertheless there are others quite willing to work for less.” And probably this statement is correct. Such persons have such a scanty margin, and are always so near starvation, that they must take what is offered to them and say nothing. One of the foundations of independence is a margin of means or subsistence, and without this, the struggle is quite hopeless to ever better one’s condition. This is the very first condition of improvement. Doubtless one answer for these low wages is that there should be a smaller quantity of labor offered. This is easily enough said, but to diminish the quantity is quite another thing. Competition is now so keen among the employes to obtain the work that employers can give whatever price they please. As long as this condition of things exists there is but little hope for the employe. Perhaps it may be said that a way will be found of correcting the evil through natural events and conditions, but this is a very slow remedy.

One of the most obvious and reasonable requirements of persons thus engaged, is that no clothing should be made in a kitchen or living room. It has been urged by some authorities who have investigated the subject that the manufacturer of clothing in a tenement house should be prohibited by law. Every description, therefore, of these places that will convey correct information to the public is de-

sirable, for the effect must be to lead manufacturers to pay more attention to the places wherein their clothing is made. If customers insisted on knowing this, it is believed that manufacturers would pay more attention to the matter. In one of the investigations it was recommended that licenses be issued to contractors, and that all shops not having them should be prohibited. Another recommendation, we have already noticed, related to the prohibition of the making of clothing in tenement houses. Still another related to the age at which children should be permitted to work and the number of hours of their employment. And still another was the requirement of a tag or label to every garment, identifying the maker and the place of making. This last recommendation surely is worthy of consideration. For example, the Germans and Americans above described, whose shops are free from criticism, certainly should have the preference over those of the Russian Jews, whose shops are generally of a filthy character. Possibly the requirement might be abused by putting false tags on clothing, but the experiment would cost nothing and would be worth a trial. At all events, the publicity given to this business is one of the modes of affecting some reform.

It may be added that the investigation would have been difficult, nay, impossible, if the Department of Public Safety had not very cheerfully co-operated in making it.* The location of the shops was ascertained by the police, and an inspector of the Board of Health also accompanied the agents of the Bureau, for the purpose of ascertaining the sanitary condition of the places. This co-operation on the part of the public authorities of Philadelphia, so willingly rendered, is highly appreciated. Evidently the public has a deep interest in this subject. The small remuneration received by the persons employed in the manufacture of clothing, the manner in which so many of them live, is so alien to the conditions of employment in this country that the subject will continue to engage public attention until some changes have been made for the better. We have indicated some of the more obvious reforms that may be made; doubtless others will be suggested as the result of future investigation.

* The thanks of the department are due to the Director of Public Safety and his chief clerk for their interest and courtesy in aiding the agents of the Bureau in making their investigation.

Number.	Name of Street.	Ward.	Nationality of employer.	Dimensions and Location of Workroom.				
				Story.	Feet of floor space.	Height of ceiling.	Windows in workroom.	Fronting on—
39	Christian.	2	Russian, . .	3	18x12	8	2	Wide street, . . .
40	Queen,	2	Roumanian,	1	25x10	12	3	Wide street, . . .
41	Third,	2	Russian, . .	2	12x12	8	2	Wide street, . . .
42	Queen,	2	Hungarian, .	3	18x30	8	4	Wide street, . . .
43	Queen,	2	Russian, . .	2	20x25	8	1	Back yard,
44	Queen,	3	Russian, . .	3	18x20	8	3	Wide street, . . .
45	Queen,	3	Russian, . .	3	18x15	8	1	Back yard,
46	Christian,	3	Russian, . .	3	20x13	7	2	Wide street, . . .
47	Christian,	3	Russian, . .	3	10x12	8	1	Back yard,
48	Christian,	3	Russian, . .	3	14x8	7	1	Wide street, . . .
49	Catherine,	3	Roumanian,	2	20x25	7½	4	Wide street, . . .
50	Fourth,	3	Russian, . .	2	20x25	8	3	Wide street, . . .
51	Catherine,	3	Russian, . .	3	15x12	8	3	Back yard,
52	Catherine,	3	Russian, . .	3	15x12	6	1	Back yard,
53	Catherine,	3	Hungarian, .	4	18x45	7	7	Wide street, . . .
54	Catherine,	3	Russian, . .	*1	14x15	6	1	Back yard,
55	Catherine,	3	Italian, . . .	2	14x14	8	2	Wide street, . . .
56	Second,	3	Russian, . .	3	25x60	10	9	Back yard,
57	Second,	3	Russian, . .	2	25x60	10	10	Back yard,
58	Second,	3	Russian, . .	2	18x50	9	2	Wide street, . . .
59	Queen,	3	Russian, . .	2	13x25	8	3	Back yard,
60	Queen,	3	Russian, . .	3	15x18	7½	3	Wide street, . . .
61	Queen,	3	Russian, . .	3	12x16	7½	3	Wide street, . . .
62	Weccacoe,	3	Russian, . .	3	12x24	7	4	Narrow street, . .
63	Weccacoe,	3	Russian, . .	3	15x27	7	4	Narrow street, . .
64	Queen,	3	Russian, . .	4	12x18	7	2	Narrow alley, . .
65	Catherine,	3	Hungarian, .	3	12x14	6	1	Wide street, . . .
66	Fitzwater,	3	Russian, . .	3	15x20	7	3	Wide street, . . .
67	Fitzwater,	3	Russian, . .	3	10x10	9	21	Back yard,
68	South,	4	Russian, . .	2	20x30	7½	4	Wide street, . . .
69	South,	4	Russian, . .	3	20x30	7½	5	Wide street, . . .
70	German,	4	Russian, . .	4	40x57	9	17	Narrow street, . .
71	German,	4	Russian, . .	3	12x12	7	2	Narrow court, . .
72	German,	4	Russian, . .	3	10x30	7	5	Narrow street, . .
73	Second,	4	Pole,	4	18x35	7	5	Two streets, . . .
74	Second,	4	Russian, . .	3	18x35	8	7	Two streets, . . .
75	Monroe,	4	Russian, . .	1	10x15	10	2	Narrow street, . .

* This shop located in cellar.

No. of Employees.					Nationality of Employees.													Number of sewing machines.	Garments made.	
Men.	Women.	Boys under 16.	Girls under 16.	Total employees.	Russian.	Austrian.	Irish.	American.	Italian.	Poles.	German.	English.	Roumanian.	Hungarian.	Turk.	French.	Welsh.			Swiss.
6				6	4									2					2	Men's clothing.
3	5			8	5								3						4	Men's trousers.
1		1		2	2														1	Men's coats.
3	2	1		6	2			1		1				2					4	Men's coats.
	1			1	1														1	Men's coats.
2				2	2															Men's clothing.
3				3	3														3	Vests.
5				5	5														5	Women's cloaks.
1				1	1														2	Men's coats.
3	3			6	6														2	Men's trousers.
6				6		2								4					2	Vests.
7	3			10	10														3	Men's coats.
3	2			5	4									1					5	Vests.
2	2			4	4														2	Men's trousers.
5	7	2	1	15	5				5					5					10	Men's trousers.
1	3	1	1	6	6														1	Boy's trousers.
3				3					3										2	Men's coats.
12	5			17	16	1													17	Women's wr' pers.
6	4			10	6			4											6	Men's coats.
5	2			7	7														3	Children's coats.
7	5			12	4	4		2		1			1						3	Men's coats.
5	4			9	9														3	Men's trousers.
4	3			7	7														6	Vests.
5				5	5														4	Men's trousers.
2				2	2														4	Vests.
1				1	1														3	Boy's trousers.
2				2	2														2	Vests.
4	1			5	5														1	Ladies' suits.
2				2	2														3	Ladies' cloaks.
5	4	1	2	12	12														2	Vests.
13	7	1		21	21														4	Men's coats.
10	5			15	15														5	Men's coats.
			1	1	1														9	Boy's trousers.
6	4			10	10														3	Boy's coats.
7				7						7									5	Men's coats.
2				2	2														2	Ladies' cloaks.
	2			2	2														1	Ladies' clothing.

Number	Name of Street	Ward	Nationality of employee	Dimensions and Location of Workroom.			
				Story	Feet of floor space	Height of ceiling	Windows in workroom, Facing on--
38	Christian	3	Russian	3	14x12	7	3 Wide street.
41	Queen	4	Romanian	2	25x10	15	3 Wide street.
41	Malin	3	Russian	2	12x12	5	2 Wide street.
42	Queen	3	Hungarian	3	15x20	5	4 Wide street.
44	Queen	2	Russian	2	20x25	4	1 Back yard.
44	Queen	4	Russian	4	15x20	5	3 Wide street.
45	Queen	4	Russian	3	15x15	5	1 Back yard.
46	Christian	3	Russian	3	20x18	7	2 Wide street.
47	Christian	4	Russian	4	10x12	5	1 Back yard.
48	Christian	4	Russian	3	14x6	7	1 Wide street.
48	Catherine	4	Romanian	2	20x25	17	4 Wide street.
50	French	1	Russian	2	20x25	5	3 Wide street.
51	Catherine	3	Russian	3	15x12	7	3 Back yard.
52	Catherine	4	Russian	2	15x11	6	1 Back yard.
54	Catherine	1	Hungarian	4	15x45	7	7 Wide street.
54	Catherine	4	Russian	41	14x15	6	1 Back yard.
55	Catherine	3	Russian	2	14x14	5	2 Wide street.
56	Second	1	Russian	2	25x20	10	2 Back yard.
57	Second	4	Russian	2	25x20	10	10 Back yard.
58	Second	1	Russian	2	15x5	9	2 Wide street.
59	Queen	4	Russian	3	15x25	8	3 Back yard.
60	Queen	4	Russian	4	15x15	7½	3 Wide street.
61	Queen	4	Russian	4	12x16	7½	4 Wide street.
62	Wescombe	4	Russian	3	12x24	7	4 Narrow street.
63	Wescombe	4	Russian	3	11x27	7	4 Narrow street.
64	Queen	3	Russian	4	12x15	7	2 Narrow alley.
65	Catherine	3	Hungarian	3	12x14	6	1 Wide street.
66	Flitzwater	3	Russian	3	15x20	7	3 Wide street.
67	Flitzwater	4	Russian	3	10x20	5	1 Back yard.
68	Smith	4	Russian	2	20x25	7½	4 Wide street.
69	Smith	4	Russian	3	20x20	7½	3 Wide street.
70	German	4	Russian	4	4½x25	4	17 Narrow street.
71	German	4	Russian	3	12x12	7	2 Narrow court.
72	German	4	Russian	3	10x20	7	3 Narrow street.
73	Second	4	Pole	4	15x25	7	5 Two streets.
74	Second	4	Russian	4	15x25	5	7 Two streets.
75	Monroe	4	Russian	1	10x15	10	2 Narrow street.

* This shop located in cellar.

No. of Employees.					Nationality of Employees.													Number of sewing machines.	Garments made.	
Men.	Women.	Boys under 16.	Girls under 16.	Total employees.	Russian.	Austrian.	Irish.	American.	Italian.	Poles.	German.	English.	Roumanian.	Hungarian.	Turk.	French.	Welsh.			Swiss.
6				6	4									2					2	Men's clothing.
3	5			8	5								3						4	Men's trousers.
1		1		2	2														1	Men's coats.
3	2	1		6	2			1		1				2					4	Men's coats.
	1			1	1														1	Men's coats.
2				2	2															Men's clothing.
3				3	3														3	Vests.
5				5	5														5	Women's cloaks.
1				1	1														2	Men's coats.
3	3			6	6														2	Men's trousers.
6				6		2								4					2	Vests.
7	3			10	10														3	Men's coats.
3	2			5	4									1					5	Vests.
2	2			4	4														2	Men's trousers.
5	7	2	1	15	5				5					5					10	Men's trousers.
1	3	1	1	6	6														1	Boy's trousers.
3				3					3										2	Men's coats.
12	5			17	16	1													17	Women's wr' pers.
6	4			10	6			4											6	Men's coats.
5	2			7	7														3	Children's coats.
7	5			12	4	4		2		1			1						3	Men's coats.
5	4			9	9														3	Men's trousers.
4	3			7	7														6	Vests.
5				5	5														4	Men's trousers.
2				2	2														4	Vests.
1				1	1														3	Boy's trousers.
2				2	2														2	Vests.
4	1			5	5														1	Ladies' suits.
2				2	2														3	Ladies' cloaks.
5	4	1	2	12	12														2	Vests.
13	7	1		21	21														4	Men's coats.
10	5			15	15														5	Men's coats.
			1	1	1														9	Boy's trousers.
6	4			10	10														3	Boy's coats.
7				7						7									5	Men's coats.
2				2	2														2	Ladies' cloaks.
	2			2	2														1	Ladies' clothing.

Number.	Name of Street.	Ward.	Nationality of employer.	Dimensions and Location of Workroom.				
				Story.	Feet of floor space.	Height of ceiling.	Windows in workroom.	Fronting on—
76	Bainbridge,	4	Russian, . .	2	15x14	9	1	Wide street, . . .
77	Third,	4	Irish,	1	18x18	8	1	Wide street, . . .
78	Bainbridge,	4	Russian, . .	3	12x13	6	2	Narrow court, . .
79	Bainbridge,	4	Russian, . .	2	15x15	7	1	Narrow court, . .
80	Bainbridge,	4	Russian, . .	3	15x16	7½	4	Two streets, . . .
81	Bainbridge,	4	Russian, . .	2	10x25	8	1	Wide street, . . .
82	Monroe,	4	Russian, . .	3	15x20	7	3	Narrow street, . .
83	Bainbridge,	4	Russian, . .	1	15x15	7½	1	Narrow court, . .
84	Fifth,	4	Russian, . .	3	10x15	7	3	Wide street, . . .
85	Fifth,	4	Russian, . .	4	18x50	8	7	Wide street, . . .
86	Front,	4	American, . .	3	20x35	7	5	Wide street, . . .
87	Seventh,	4	Russian, . .	3	18x30	7½	3	Wide street, . . .
88	Fourth,	4	Russian, . .	3	22x40	8	5	Wide street, . . .
89	Front,	4	Russian, . .	2	8x14	8	2	Back yard,
90	Front,	4	Russian, . .	1	14x14	8	2	Wide street, . . .
91	Third,	4	Russian, . .	3	12x24	8	4	Wide street, . . .
92	Monroe,	4	Russian, . .	3	6x10	7	1	Back yard,
93	Monroe,	4	Russian, . .	3	14x25	8	3	Narrow street, . .
94	Emeline,	4	Turk,	1	9x12	8	1	Back yard,
95	German,	4	Russian, . .	3	11x28	8	3	Narrow street, . .
96	German,	4	Russian, . .	3	12x14	8	2	Narrow street, . .
97	German,	4	Russian, . .	3	14x31	8	3	Narrow street, . .
98	Third,	4	American, . .	3	16x28	7	3	Wide street, . . .
99	Third,	4	Russian, . .	3	12x24	8	3	Wide street, . . .
100	Third,	4	Russian, . .	1	9x12	8	1	Wide street, . . .
101	Emeline,	4	Russian, . .	3	14x16	7	3	Narrow street, . .
102	Bainbridge,	4	Russian, . .	1	15x15	8	1	Wide street, . . .
103	Erie,	4	Russian, . .	3	14x10	8	1	Narrow street, . .
104	Bainbridge,	4	Russian, . .	1	18x20	10	4	Two streets, . . .
105	Erie,	4	Russian, . .	3	12x19	8	3	Narrow street, . .
106	Erie,	4	Russian, . .	3	22x45	9	10	Two streets, . . .
107	Fitzwater,	4	German, . .	1	14x28	12	2	Wide street, . . .
108	Second,	4	Russian, . .	3	18x35	8	5	Two streets, . . .
109	Second,	4	Russian, . .	2	20x14	10	2	Wide street, . . .
110	Second,	4	Pole,	3	20x25	8	2	Wide street, . . .
111	Alaska,	4	Russian, . .	1	15x20	7	2	Narrow street, . .
112	Alaska,	4	Russian, . .	3	18x14	6	4	Narrow street, . .
113	Fourth,	4	Russian, . .	4	20x15	8	4	Wide street, . . .

No. of Employees.					Nationality of Employees.													Number of sewing machines.	Garments made.	
Men.	Women.	Boys under 16.	Girls under 16.	Total employees.	Russian.	Austrian.	Irish.	American.	Italian.	Poles.	German.	English.	Roumanian.	Hungarian.	Turk.	French.	Welsh.			Swiss.
1	2	..	..	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Boy's trousers.
1	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	1	Men's trousers.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Boy's trousers.
..	2	..	..	2	2	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Boy's waists.
2	1	..	..	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Overalls.
4	3	..	..	7	7	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's coats.
..	1	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Boys' waists.
..	2	..	..	2	2	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Boy's coats.
2	..	..	..	2	2	..	..	..	..	..	..	..	..	..	..	..	..	..	5	Men's coats.
5	8	..	..	13	..	..	..	13	..	..	..	..	..	..	..	..	..	..	4	Men's coats.
2	2	..	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Vests.
7	3	..	..	10	10	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Childn's cloth'ng.
3	1	..	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Vests.
3	1	..	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's clothing.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	Over'ls & jump'rs.
3	2	..	..	5	5	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's trousers.
2	1	1	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's trousers.
..	2	..	..	2	..	..	..	..	..	..	..	..	..	..	2	..	..	..	2	Men's coats.
5	1	1	2	9	9	..	..	..	..	..	..	..	..	..	..	..	..	..	5	Boys' trousers.
3	2	..	..	5	5	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Boys' coats.
4	2	..	..	6	6	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Child'n's cloth'g.
6	3	..	..	10	4	..	..	..	..	..	..	..	..	6	..	..	..	..	4	Vests.
7	2	1	..	10	10	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's clothing.
2	1	..	..	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..	1	M. & B. clothing.
3	1	1	..	5	4	1	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's coats.
4	..	..	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Boys' coats.
2	1	..	..	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Vests.
2	..	..	..	2	2	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's clothing.
4	..	..	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's coats.
5	3	..	..	8	8	..	..	..	..	..	..	..	..	..	..	..	..	..	6	Men's coats.
1	4	..	..	5	..	..	4	..	..	..	..	1	..	..	..	..	..	..	3	Men's trousers.
6	3	1	1	11	7	..	..	2	..	..	..	..	..	2	..	..	..	..	3	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Men's coats.
3	..	..	1	4	..	..	..	..	..	4	..	..	..	..	..	..	..	..	2	Men's coats.
2	..	..	..	2	2	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Ladies' wrappers.
7	3	..	..	10	9	1	..	..	..	..	..	..	..	..	..	..	..	..	4	Boys' coats.
5	3	..	1	9	7	..	..	..	..	..	..	..	..	2	..	..	..	..	2	Men's coats.

Number.	Name of Street.	Ward.	Nationality of employer.	Dimensions and Location of Workroom.				
				Story.	Feet of floor space.	Height of ceiling.	Windows in workroom.	Fronting on—
114	Catherine.	4	Russian. . .	2	14x12	8	1	Back yard.
115	Monroe.	4	Russian. . .	2	15x12	8	2	Back yard.
116	Monroe.	4	Russian. . .	1	15x8	7	4	Back yard.
117	Stanley.	4	Roumanian.	1	12x15	7½	1	Back yard.
118	Monroe.	4	Russian. . .	1	15x8	8	3	Back yard.
119	Monroe.	4	Russian. . .	1	12x14	7	1	Narrow court. . .
120	Monroe.	4	Russian. . .	3	18x24	7	4	Narrow court. . .
121	Sixth.	4	Russian. . .	3	50x40	12	10	Wide street. . . .
122	Sixth.	4	Austrian. . .	2	35x15	10	4	Wide street. . . .
123	Almond.	4	Roumanian.	3	16x30	7	4	Wide street. . . .
124	Almond.	4	Pole.	2	20x12	7	2	Wide street. . . .
125	Almond.	4	Russian. . .	3	16x10	6½	2	Wide street. . . .
126	South.	4	Hungarian. .	4	18x18	6½	4	Two streets. . . .
127	South.	4	Pole.	3	12x30	7½	7	Back yard.
128	Fourth.	4	Russian. . .	3	18x27	8	3	Wide street. . . .
129	Second.	5	Pole.	3	40x55	9	8	Wide street. . . .
130	Third.	5	Russian. . .	4	20x50	10	20	Wide street. . . .
131	Third.	5	Russian. . .	4	40x100	12	18	Wide street. . . .
132	Second.	5	Austrian. . .	2	18x30	10	4	Wide street. . . .
133	Second.	5	Russian. . .	4	18x18	7½	3	Back yard.
134	South.	5	Russian. . .	4	14x35	8	8	Two streets. . . .
135	South.	5	Russian. . .	3	14x35	9	8	Two streets. . . .
136	Pine.	5	Russian. . .	2	14x14	9	3	Back yard.
137	Third.	5	Pole.	3	15x27	8	4	Back yard.
138	Sixth.	5	Pole.	1	16x15	12	1	Wide street. . . .
139	Sixth.	5	Russian. . .	1	18x12	7½	1	Wide street. . . .
140	Pine.	5	Hungarian. .	2	18x12	10	1	Back yard.
141	Pine.	5	Russian. . .	*1	15x12	6½	2	Wide street. . . .
142	Buckley.	5	Russian. . .	3	12x10	8	2	Narrow street. . .
143	Buckley.	5	German. . .	3	16x28	7½	4	Narrow street. . .
144	Lombard.	5	Russian. . .	4	16x32	8	4	Wide street. . . .
145	Lombard.	5	Pole.	4	18x40	9	6	Wide street. . . .
146	Lombard.	5	Russian. . .	1	12x36	10	4	Wide street. . . .
147	Lombard.	5	Russian. . .	3	16x18	9	1	Wide street. . . .
148	Lombard.	5	Russian. . .	3	19x30	8	5	Wide street. . . .
149	Second.	6	Russian. . .	4	20x25	10	8	Wide street. . . .
150	Jenkin's Place.	6	Russian. . .	4	18x12	8	2	Narrow court. . .

* Shop located in cellar.

No. of Employees.					Nationality of Employees.													Number of sewing machines.	Garments made.	
Men.	Women.	Boys under 16.	Girls under 16.	Total employees.	Russian.	Austrian.	Irish.	American.	Italian.	Poles.	German.	English.	Roumanian.	Hungarian.	Turk.	French.	Welsh.			Swiss.
3	..	..	..	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's trousers.
3	1	..	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's trousers.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Men's trousers.
2	..	..	..	2	..	..	..	..	..	..	..	..	2	..	..	..	..	..	..	Men's trousers.
3	..	..	..	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's trousers.
8	2	..	..	10	10	..	..	..	..	..	..	..	..	..	..	..	..	..	5	Vests.
18	4	..	..	22	22	..	..	..	..	..	..	..	..	..	..	..	..	..	6	Men's coats.
8	5	..	..	13	8	..	..	5	..	..	..	..	..	..	..	..	..	..	5	Men's clothing.
12	..	2	..	14	10	..	..	..	..	..	..	..	2	..	..	..	..	..	12	Men's trousers.
2	1	..	..	3	..	..	..	..	..	3	..	..	..	..	..	..	..	..	1	Men's clothing.
3	..	1	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Boys' coats.
5	3	..	..	8	8	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's trousers.
7	1	..	..	8	8	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Men's coats.
3	2	..	..	5	5	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's coats.
6	2	..	..	8	4	..	..	..	..	4	..	..	..	..	..	..	..	..	6	Men's clothing.
20	4	..	..	24	14	2	..	4	..	4	..	..	..	..	..	..	..	..	20	Men's shirts.
6	45	..	5	53	31	9	2	14	..	..	..	..	..	..	..	..	..	..	50	Men's shirts.
6	3	..	..	9	9	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Men's coats.
4	1	1	2	8	8	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Vests.
9	6	3	..	18	18	..	..	..	..	..	..	..	..	..	..	..	..	..	7	Vests.
10	7	1	..	18	15	3	..	..	..	..	..	..	..	..	..	..	..	..	10	Men's trousers.
4	2	..	..	6	6	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's coats.
..	2	..	..	9	6	..	..	1	..	2	..	..	..	..	..	..	..	..	3	Men's coats.
..	3	..	..	8	2	..	..	4	..	..	..	2	..	..	..	..	..	..	1	Men's coats.
5	2	..	..	7	7	..	..	..	..	..	..	..	..	..	..	..	..	..	4	M. & B. clothing.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Men's trousers.
..	1	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's trousers.
4	2	..	..	6	6	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Vests.
7	3	1	..	11	..	..	..	..	..	11	..	..	..	..	..	..	..	..	3	Men's coats.
3	4	..	..	7	7	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Men's trousers.
2	1	..	..	3	..	..	..	..	..	3	..	..	..	..	..	..	..	..	1	Men's coat.
..	4	..	1	5	5	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Ladies' underw'r.
3	1	1	..	5	5	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Vests.
10	4	..	2	16	16	..	..	..	..	..	..	..	..	..	..	..	..	..	6	Vests.
9	..	..	..	9	6	..	..	..	..	..	3	..	..	..	..	..	..	..	7	Boy's clothing.
3	1	..	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's coats.

Number.	Name of Street.	Ward.	Nationality of employer.	Dimensions and Location of Workroom.				
				Story.	Feet of floor space.	Height of ceiling.	Windows in workroom.	Fronting on —
151	Third,	6	Hungarian,	4	22x45	10	9	Wide street, . . .
152	Elbow Lane,	6	Pole,	3	40x30	10	8	Narrow street, . .
153	Elbow Lane,	6	Russian,	4	45x22	8	8	Narrow street, . .
154	Elbow Lane,	6	Pole,	5	40x30	9	7	Narrow street, . .
155	Lagrange Place,	6	Russian,	4	13x13	7	2	Narrow court, . .
156	Lagrange Place,	6	Russian,	4	12x8	6½	2	Narrow court, . .
157	Lagrange Place,	6	Russian,	4	12x8	6½	3	Narrow court, . .
158	Lagrange Place,	6	Russian,	2	12x8	6½	2	Narrow court, . .
159	Seventh,	7	German,	3	18x50	7	6	Wide street, . . .
160	Eighth,	7	Russian,	4	16x50	10	5	Wide street, . . .
161	Eighth,	7	Russian,	4	15x20	10	4	Wide street, . . .
162	Walnut,	8	Irish,	3	22x50	13	6	Two streets, . . .
163	Sansom,	8	Irish,	4	15x80	7½	11	Two streets, . . .
164	Brown,	11	Russian,	1	16x40	11	2	Wide street, . . .
165	St. John,	11	German,	3	20x18	9	3	Narrow street, . .
166	Vine,	11	Russian,*	1	18x40	8	3	Wide street, . . .
167	Vine,	11	Pole,	3	18x40	9	6	Two streets, . . .
168	Vine,	11	Russian,	4	35x35	8	9	Wide street, . . .
169	Second,	11	Pole,	4	50x50	8	6	Wide street, . . .
170	Fourth,	12	Russian,	1	12x30	10	3	Wide street, . . .
171	Lawrence,	12	Russian,	3	14x25	7	3	Narrow street, . .
172	Leithgow,	16	German,	1	16x9	7	3	Narrow street, . .
173	Lawrence,	16	German,	3	12x30	7½	4	Narrow street, . .
174	Hancock,	16	American,	3	19x31	8	4	Wide street, . . .
175	Lawrence,	16	Swiss,	3	18x35	7	5	Narrow street, . .
176	Poplar,	16	German,	3	12x15	7½	1	Narrow street, . .
177	Charlotte,	16	German,	3	40x60	8	13	Narrow street, . .
178	Randolph,	16	German,	1	8x8	7	1	Narrow street, . .
179	Randolph,	16	German,	2	16x10	8	1	Narrow street, . .
180	Randolph,	16	Roumanian,	2	16x10	8	1	Narrow street, . .
181	Fifth,	16	German,	3	20x35	8	4	Wide street, . . .
182	St. John,	16	Russian,	1	12x12	9	1	Narrow street, . .
183	Second,	16	American,	1	9x40	8	7	Back yard,
184	Thompson,	17	German,	1	16x14	9	2	Wide street, . . .
185	Oxford,	17	Pole,	1	14x12	9	1	Wide street, . . .
186	Front,	17	Pole,	1	12x12	8	1	Wide street, . . .
187	Lawrence,	17	German,	3	20x28	7½	3	Narrow street, . .

* This man cuts clothing only, it is made elsewhere.

No. of Employees.					Nationality of Employees.												Number of sewing machines.	Garments made.		
Men.	Women.	Boys under 16.	Girls under 16.	Total employees.	Russias.	Austrian.	Irish.	American.	Italian.	Poles.	German.	English.	Roumanian.	Hungarian.	Turk.	French.			Welsh.	Swiss.
7	8	..	..	15	3	..	..	4	..	..	4	..	..	4	..	..	..	..	9	Vests.
10	4	..	..	14	..	..	..	..	..	14	..	..	..	..	..	..	..	..	8	Men's coats.
10	2	..	..	12	12	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's coats.
10	1	..	..	11	..	..	..	..	..	11	..	..	..	..	..	..	..	..	4	Men's coats.
3	..	..	..	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Overalls.
4	1	..	..	5	5	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's coats.
4	1	..	..	5	5	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's coats.
4	..	..	..	4	4	..	..	..	..	..	..	..	..	..	..	..	..	..	3	Men's clothing.
6	4	1	..	11	11	..	..	..	..	..	..	..	..	..	..	..	..	..	4	Vests.
15	4	..	..	19	16	..	..	3	..	..	..	..	..	..	..	..	..	..	4	Men's coats.
4	2	..	..	6	6	..	..	..	..	..	..	..	..	..	..	..	..	..	2	Men's coats.
2	8	..	..	10	..	..	..	10	..	..	..	..	..	..	..	..	..	..	3	Men's trousers.
12	10	1	..	23	1	..	4	16	..	..	..	..	..	..	..	1	1	..	8	M'ns & B'ys cl'g.
5	9	..	..	14	14	..	..	..	..	..	..	..	..	..	..	..	..	..	10	Shirts.
7	4	..	..	11	..	..	..	..	..	..	11	..	..	..	..	..	..	..	4	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Clothing cutter.
9	1	1	..	11	..	..	..	..	..	11	..	..	..	..	..	..	..	..	12	Ladies' wrappers.
20	1b	..	..	35	25	..	..	5	..	..	5	..	..	..	..	..	..	..	14	Men's clothing.
4	2	..	..	6	1	1	..	2	..	2	..	..	..	..	..	..	..	..	1	Men's clothing.
4	2	..	..	6	5	..	..	..	..	..	1	..	..	..	..	..	..	..	2	Men's coats.
6	3	..	..	9	5	..	..	1	..	..	3	..	..	..	..	..	..	..	4	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's clothing.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's coats.
3	6	1	..	10	..	..	..	8	..	..	2	..	..	..	..	..	..	..	5	Men's coats.
2	5	..	..	1	..	..	..	4	..	..	3	..	..	..	..	..	..	..	4	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Men's trousers.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's clothing.
..	1	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	1	Men's clothing.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Custom tailor.
9	4	1	..	14	10	..	..	1	..	..	3	..	..	..	..	..	..	..	5	Men's coats.
2	1	..	..	3	1	..	..	1	..	..	..	..	..	1	..	..	..	..	2	Button holes.
..	8	..	..	8	..	..	..	8	..	..	..	..	..	..	..	..	..	..	7	Ladies' clothing.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's coats.
3	..	..	..	3	..	..	..	..	..	3	..	..	..	..	..	..	..	..	1	Men's trousers.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's clothes.
4	7	..	..	11	..	..	..	8	..	..	3	..	..	..	..	..	..	..	4	Men's coats.

Number.	Name of Street.	Ward.	Nationality of employer.	Dimensions and Location of Workroom.				Fronting on—
				Story.	Feet of floor space.	Height of ceiling.	Windows in workroom.	
188	Lawrence,	17	German, . .	3	18x12	7½	2	Narrow street, . .
189	Thompson,	17	German, . .	1	16x12	8	2	Wide street, . . .
190	Thompson,	17	American, .	2	20x16	8	4	Wide street, . . .
191	Thompson,	17	German, . .	3	18x35	8	3	Wide street, . . .
192	Leithgow,	17	German, . .	3	15x15	7	2	Narrow street, . .
193	Lawrence,	17	German, . .	3	18x38	7½	7	Narrow street, . .
194	Lawrence,	17	German, . .	3	15x30	7½	3	Narrow street, . .
195	Fourth,	17	German, . .	1	18x30	12	1	Wide street, . . .
196	Fourth,	17	German, . .	3	16x31	8	4	Wide street, . . .
197	Fourth,	17	American, .	3	18x45	9	5	Wide street, . . .
198	Fourth,	17	German, . .	3	36x52	10	9	Wide street, . . .
199	Fourth,	17	German, . .	3	15x23	9	3	Wide street, . . .
200	Fifth,	17	German, . .	1	14x12	9	2	Wide street, . . .
201	Fourth,	17	German, . .	3	18x30	7	4	Wide street, . . .
202	Fifth,	17	German, . .	2	16x12	7½	2	Wide street, . . .
203	Randolph,	17	German, . .	3	13x15	7½	2	Back yard,
204	Randolph,	17	German, . .	3	16x12	9	2	Narrow street, . .
205	Randolph,	17	Pole,	3	18x43	7½	5	Narrow street, . .
206	Third,	19	German, . .	3	16x50	8	8	Wide street, . . .
207	Third,	19	American, .	3	15x30	9	3	Wide street, . . .
208	Third,	19	German, . .	2	12x14	8	2	Wide street, . . .
209	Third,	19	English, . .	3	15x40	8	6	Wide street, . . .
210	Hackley,	19	German, . .	1	18x25	10	2	Two streets, . . .
211	Berks,	19	Swiss,	3	13x28	7½	4	Wide street, . . .
212	Fourth,	19	German, . .	3	15x23	8	3	Wide street, . . .
213	Third,	19	German, . .	2	14x30	9	6	Back yard,
214	Third,	19	German, . .	3	16x30	7½	3	Wide street, . . .
215	Third,	19	German, . .	1	14x25	9	3	Wide street, . . .
216	Fourth,	19	German, . .	2	12x12	8	2	Back yard,
217	Fourth,	19	German, . .	3	16x25	8	4	Two streets, . . .
218	Columbia avenue,	19	German, . .	3	18x30	7½	6	Two streets, . . .
219	Diamond,	19	Pole,	1	18x16	11	1	Wide street, . . .
220	Third,	19	German, . .	3	14x16	9	4	Wide street, . . .
221	Third,	19	German, . .	3	14x30	8	4	Wide street, . . .
222	Third,	19	German, . .	3	16x14	8	2	Wide street, . . .
223	Orianna,	19	German, . .	1	10x12	9	2	Narrow street, . .
224	Paethorpe,	19	German, . .	3	14x29	7½	3	Narrow street, . .
225	Waterloo,	19	American, .	1	14x12	9½	4	Narrow street, . .

No. of Employees.					Nationality of Employees.														Number of sewing machines.	Garments made.
Men.	Women.	Boys under 16.	Girls under 16.	Total employees.	Russian.	Austrian.	Irish.	American.	Italian.	Poles.	German.	English.	Roumanian.	Hungarian.	Turk.	French.	Welsh.	Swiss.		
3	3	..	..	6	..	..	..	5	..	..	1	..	..	..	..	..	..	..	2	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's clothing.
1	2	..	..	3	..	..	..	3	..	..	..	..	..	..	..	..	..	..	2	Men's coats.
3	..	..	..	3	..	..	..	3	..	..	..	..	..	..	..	..	..	..	3	Men's coats.
2	..	..	..	2	..	..	..	..	..	..	2	..	..	..	..	..	..	..	1	Men's coats.
3	7	..	..	10	..	..	..	8	..	..	2	..	..	..	..	..	..	..	4	Men's coats.
2	5	..	..	7	..	..	..	7	..	..	..	..	..	..	..	..	..	..	3	Men's coats.
3	4	..	..	7	..	..	..	7	..	..	..	..	..	..	..	..	..	..	4	Men's coats.
5	5	..	..	10	..	..	..	..	..	..	10	..	..	..	..	..	..	..	4	Men's coats.
6	7	..	..	13	1	..	..	10	..	..	2	..	..	..	..	..	..	..	7	Men's coats.
8	20	2	..	30	..	..	..	23	..	..	7	..	..	..	..	..	..	..	12	Men's coats.
3	2	..	..	5	..	..	..	3	..	..	2	..	..	..	..	..	..	..	2	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Men's clothing.
2	6	..	..	8	..	..	..	7	..	..	1	..	..	..	..	..	..	..	5	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Men's clothing.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Men's coats.
2	3	2	..	7	..	..	..	6	..	..	1	..	..	..	..	..	..	..	3	Men's coats.
3	10	..	..	13	..	..	1	8	..	..	4	..	..	..	..	..	..	..	7	Men's coats.
3	6	..	..	9	..	..	..	8	..	..	1	..	..	..	..	..	..	..	5	Men's coats.
1	1	..	..	2	..	..	..	..	..	..	..	2	..	..	..	..	..	..	1	Men's coats.
2	4	..	..	6	..	..	1	5	..	..	..	..	..	..	..	..	..	..	4	Men's coats.
1	5	..	..	6	..	..	..	3	..	..	3	..	..	..	..	..	..	..	4	Men's coats.
2	2	..	..	4	..	..	..	2	..	..	1	..	..	..	..	..	..	1	3	Men's coats.
2	2	..	..	4	..	..	..	2	..	..	2	..	..	..	..	..	..	..	1	Men's coats.
1	1	..	..	2	..	..	..	2	..	..	..	..	..	..	..	..	..	..	1	Men's coats.
2	4	..	..	6	..	..	..	3	..	..	3	..	..	..	..	..	..	..	1	Men's coats.
1	1	..	..	2	..	..	..	2	..	..	..	..	..	..	..	..	..	..	2	Button holes.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	Vests.
3	8	1	..	12	..	..	..	10	..	..	2	..	..	..	..	..	..	..	4	Men's coats.

Number.	Name of Street.	Ward.	Nationality of employer.	Dimensions and Location of Workroom.				
				Story.	Feet of floor space.	Height of ceiling.	Windows in workroom.	Fronting on—
226	Second,	19	German, . .	1	15x22	10	1	Wide street, . . .
227	Second,	19	German, . .	1	15x22	10	1	Wide street, . . .
228	Palethorpe,	19	German, . .	1	12x15	9	1	Narrow street, . .
229	Mascher,	19	German, . .	3	14x16	8	2	Narrow street, . .
230	Cumberland,	19	German, . .	1	10x12	9	2	Wide street, . . .
231	Cadwallader,	19	German, . .	1	11x25	9	7	Back yard,
232	Cadwallader,	19	German, . .	3	14x30	7	4	Narrow street, . .
233	Columbia Avenue,	19	German, . .	2	30x50	10	9	Two streets, . . .
234	Germantown Avenue,	19	American, .	3	22x35	10	5	Wide street, . . .
235	Fairhill,	19	German, . .	1 & 2	16x45	8	7	Narrow street, . .
236	Fairhill,	19	American, .	1	15x25	11	3	Narrow street, . .
237	Sixth,	19	German, . .	3	15x45	8½	7	Wide street, . . .
238	Huntingdon,	19	German, . .	2	14x14	8	2	Wide street, . . .
239	Sixth,	19	Swiss,	2	18x60	12	12	Two streets, . . .
240	Cadwallader,	19	Austrian, . .	2	16x12	8	2	Small street, . . .
241	Cadwallader,	19	German, . .	2	15x40	12	7	Back yard,
242	Fifth,	19	German, . .	3	15x50	8	10	Wide street, . . .
243	Fifth,	19	German, . .	3	16x56	8	9	Wide street, . . .
244	Dauphin,	19	German, . .	1	10x25	9½	4	Wide street, . . .
245	Fourth,	19	German, . .	1	12x28	10	3	Wide street, . . .
246	Fourth,	19	German, . .	3	16x25	9	3	Wide street, . . .
247	Fifth,	19	American, .	3	15x50	8	3	Wide street, . . .
248	Stetson Avenue,	19	Bavarian, .	3	15x35	9	3	Narrow street, . .
249	American,	19	German, . .	2	12x30	8	6	Wide street, . . .
250	Oxford,	20	Russian, . .	1	30x15	10	2	Two streets, . . .
251	Tenth,	20	American, .	3	20x40	9	5	Wide street, . . .
252	Warnock,	20	German, . .	3	18x14	9	2	Narrow street, . .
253	Tenth,	20	Canadian, .	3	18x35	10	3	Wide street, . . .
254	Warnock,	20	German, . .	3	18x26	9	3	Narrow street, . .
255	Eighth,	20	German, . .	3	18x20	8	3	Wide street, . . .
256	Eighth,	20	German, . .	3	18x30	8	3	Wide street, . . .
257	Marshall,	20	German, . .	3	10x35	9	7	Wide street, . . .
258	Marshall,	20	German, . .	3	18x26	8	4	Wide street, . . .
259	Eighth,	20	German, . .	3	18x30	9	4	Wide street, . . .
260	Warnock,	20	Irish,	3	16x30	8	4	Narrow street, . .
261	Ninth,	26	Pole,	3	22x36	8	3	Wide street, . . .
262	Ninth,	26	Pole,	3	14x40	8	3	Wide street, . . .
263	Ellsworth,	26	Italian, . . .	2	10x12	7½	3	Wide street, . . .

No. of Employees.					Nationality of Employees.													Number of sewing machines.	Garments made.	
Men.	Women.	Boys under 16.	Girls under 16.	Total employees.	Russian.	Austrian.	Irish.	American.	Italian.	Poles.	German.	English.	Romanian.	Hungarian.	Turk.	French.	Welsh.			Swiss.
2	3	.	.	5	.	.	.	3	.	.	2	.	.	.	.	.	.	.	2	M. and B. coats.
2	3	.	.	5	.	.	.	4	.	.	.	.	.	1	.	.	.	.	2	M. and B. coats.
.	1	.	.	1	.	.	.	.	.	.	1	.	.	.	.	.	.	.	2	Men's coats.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Men's coats.
1	.	.	.	1	.	.	.	.	.	.	1	.	.	.	.	.	.	.	1	Men's clothing.
2	5	.	.	7	1	.	.	4	.	.	2	.	.	.	.	.	.	.	3	Men's coats.
3	6	.	.	9	.	.	1	4	.	4	4	.	.	.	.	.	.	.	3	Men's coats.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	5	M. and B. coats.
1	7	.	.	8	.	.	.	8	.	.	.	.	.	.	.	.	.	.	.	Boys' coats.
3	9	.	.	12	.	.	.	10	.	.	2	.	.	.	.	.	.	.	5	Men's coats.
.	8	.	.	8	.	.	.	8	.	.	.	.	.	.	.	.	.	.	5	Boys' coats.
3	3	.	.	6	2	.	.	4	.	.	.	.	.	.	.	.	.	.	3	Men's coats.
.	2	.	.	2	.	.	.	2	.	.	.	.	.	.	.	.	.	.	2	Men's coats.
3	3	.	.	6	.	.	.	2	.	.	4	.	.	.	.	.	.	.	3	Men's coats.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Men's coats.
4	7	.	.	11	.	.	.	8	.	.	3	.	.	.	.	.	.	.	5	Men's coats.
3	9	2	.	14	.	.	.	8	.	.	6	.	.	.	.	.	.	.	.	M. and B. coats.
2	.	.	.	2	.	.	.	.	.	.	2	.	.	.	.	.	.	.	5	Men's coats.
3	8	.	.	11	.	.	.	7	.	.	4	.	.	.	.	.	.	.	4	Men's coats.
3	8	.	.	11	.	.	.	9	.	.	2	.	.	.	.	.	.	.	5	M. and B. coats
.	2	.	.	2	.	.	.	2	.	.	.	.	.	.	.	.	.	.	2	Men's coats.
.	3	.	.	3	.	.	.	2	.	.	1	.	.	.	.	.	.	.	2	Men's coats.
2	6	.	.	8	.	.	.	7	.	.	1	.	.	.	.	.	.	.	3	Men's coats.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Men's coats.
8	6	.	.	14	10	2	.	.	.	.	2	.	.	.	.	.	.	1	7	Men's coats.
6	10	.	.	16	3	.	.	10	.	.	3	.	.	.	.	.	.	.	3	Uniforms.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Men's coats.
5	4	.	.	9	.	.	.	5	.	.	3	1	.	.	.	.	.	.	5	Men's coats.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	3	Men's coats.
.	6	.	.	6	.	.	.	6	.	.	.	.	.	.	.	.	.	.	3	Ladies' coats.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Men's coats.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Men's coats.
3	10	.	.	13	.	.	.	11	.	.	2	.	.	.	.	.	.	.	4	Men's coats.
3	5	.	.	8	.	1	.	7	.	.	.	.	.	.	.	.	.	.	3	Men's coats.
1	10	.	.	11	.	.	.	11	.	.	.	.	.	.	.	.	.	.	.	.....
8	3	.	.	11	.	.	.	.	.	.	11	.	.	.	.	.	.	.	2	Men's coats.
10	2	.	.	12	12	.	.	.	.	.	.	.	.	.	.	.	.	.	2	Men's coats.
1	.	1	.	2	.	.	.	.	2	.	.	.	.	.	.	.	.	.	2	Men's coats.

Number.	Name of Street.	Ward.	Nationality of employer.	Dimensions of Location of Workroom.				
				Story.	Feet of floor space.	Height of ceiling.	Windows in workroom.	Fronting on—
264	Ellsworth,	26	Italian, . . .	1	12x15	9	2	Wide street, . . .
265	Ellsworth,	26	Italian, . . .	1	18x25	10	4	Wide street, . . .
266	Ellsworth,	26	Italian, . . .	1	12x15	10	1	Wide street, . . .
267	Ninth,	26	Italian, . . .	1	14x14	9	2	Wide street, . . .
268	Twenty-seventh,	28	American, .	2	7x15	8½	3	Back yard,
269	Bouvier,	29	German, . .	3	14x26	7½	3	Narrow street, . .
270	Dauphin,	31	German, . .	3	16x30	8	4	Back yard,
271	York,	31	German, . .	2	10x26	9	5	Back yard,
272	York,	31	American, .	3	13x23	9	5	Back yard,
273	Ninth,	37	American, .	2	20x60	8	14	Two streets, . . .
Total,								

No. of Employes.					Nationality of Employes.														Number of sewing machines.	Garments made.
Men.	Women.	Boys under 16.	Girls under 16.	Total employes.	Russian.	Austrian.	Irish.	American.	Italian.	Poles.	German.	English.	Roumanian.	Hungarian.	Turk.	French.	Welsh.	Swiss.		
3	..	..	..	3	..	..	..	..	3	..	..	..	..	..	..	..	..	..	3	Men's coats.
20	1	1	..	22	1	..	..	..	21	..	..	..	..	..	..	..	..	..	5	Men's coats.
6	..	1	..	7	..	..	..	..	7	..	..	..	..	..	..	..	..	..	2	Men's coats.
2	..	..	..	2	..	..	..	..	2	..	..	..	..	..	..	..	..	..	3	Men's coats.
..	1	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	1	Men's coats.
3	1	..	..	4	..	..	..	..	..	..	..	4	..	..	..	..	..	..	2	Men's coats.
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	Men's coats.
3	5	..	..	8	..	..	..	6	..	..	2	..	..	..	..	..	..	..	4	Men's coats.
2	5	..	..	7	..	..	..	7	..	..	..	..	..	..	..	..	..	..	4	Men's coats.
5	6	..	1	12	..	..	..	9	..	3	..	..	..	..	..	..	..	..	8	Men's coats.
989	755	40	22	1806	898	44	23	459	54	98	160	14	20	31	2	1	1	1		

DESCRIPTIONS OF PLACES IN WHICH CLOTHING IS MADE.

No. 1. This shop is in a large store room of a building owned and occupied by the proprietress. Shop is well lighted and ventilated, but is kept in a rather dirty condition. Business formerly conducted by owner's husband. She has been forty years in the country.

No. 2. This shop is upon the third floor of a dwelling house which is occupied by the proprietor. Shop has an entrance from the outside and is not used for any other purpose than a workshop. It is clean and well ventilated.

No. 3. This shop is in the kitchen of a dwelling house. Cooking and eating is done in the work-room, which is filthy and ill ventilated. One woman at work making or rather finishing boy's knee pantaloons.

No. 4. This shop is on the third floor of a small dwelling house where the tailor has two rooms, which are extremely dirty. The light and ventilation are good, but evil odors pervade the house, in which there are three families living. Grease and dirt everywhere in the house.

No. 5. This shop is on the third floor of a dirty dwelling house which is occupied by the family of the proprietor and another family. The rooms are littered up with filth and it is a foul smelling place. Proprietor has been twenty-three years in the country, and complains that the prices are a third lower than a year ago for the same class of work.

No. 6. This shop is on the third floor front room of a dwelling house which is occupied solely by the proprietor. It is well lighted and ventilated, and is not used for any domestic purposes. House and work rooms are scrupulously clean. Proprietor, a German, has been thirty-four years in the country.

No. 7. This shop is on the first floor in a room intended for a store. Dwelling part of house occupied by the proprietor who has been fifteen years in the country. It is well lighted and ventilated and passably clean.

No. 8. This shop is in a store on first floor; proprietor occupies dwelling portion of house. The house and shop are very clean.

No. 9. This shop is in a back room on second floor of dwelling house which is occupied by the proprietor. The premises, unlike the most of those occupied by Germans, are not very clean, but the work-room is not used for any domestic purposes.

No. 10. This shop occupies the entire third floor of a dwelling house occupied and owned by the proprietor. Lower floor is used as a cigar and stationery store. The entrance to the shop is from the yard and the shop is clean, well kept and ventilated. The employes are paid by the week; the men get from twelve to fourteen dollars, and the women from five to ten, according to their skill.

No. 11. This man works by himself in a kitchen on the first floor. The room is also used for living purposes but it is scrupulously clean. The man makes custom clothes entirely.

No. 12. This shop is on the second floor in a back room which is small and ill ventilated and lighted, having but one window. They make boys' knee pantaloons, which are pressed in the living room, which is in the cellar. It is a place of filth and squalor, and the odor was sickening.

No. 13. This shop is on the third floor front room of a house owned and occupied by the proprietress. The work-room is clean, tidy and well lighted and ventilated. The employes, who are all women but one, work by the piece and earn from four to seven dollars per week. Prices paid for work are at least twenty-five per cent. lower than those of a year ago.

No. 14. This shop is on the third floor of a dwelling house occupied by the proprietor and it is reasonably clean. The men are paid by the piece and earn on an average \$7.50 per week, and women three to five dollars. The proprietor is making trousers for thirty-five cents per pair, for which he received fifty cents last year.

No. 15. This shop is on the third floor of a building the first floor of which is used as a machine shop, and the tailor's family live on the second floor. The male employes work by the piece and earn from \$3.00 to \$6.00 per week, and the females from \$2.00 to \$4.00. The tailor is making coats for thirty cents apiece and says he has but two cents profit on each one. The work-room is well lighted and ventilated, but is kept very dirty.

No. 16. Shop located in the third floor of a dwelling house which is occupied by two families. Whole house is filthy and permeated by foul odors. The employes work by the week, and the proprietor says they are paid from ten to twelve dollars, which statement can be taken with a large grain of allowance.

No. 17. This workshop is a comfortable place in the first floor front room. The proprietor does a manufacturing, scouring and pressing business in a small way. Nothing objectionable about the place.

No. 18. This shop is on the second floor of an eight-roomed house. Room large and well ventilated. The shop and dwelling part of house are comparatively clean. The employes work by the piece and get from forty to ninety cents per dozen for making boys' knee pantaloons. Proprietor's family alone occupy dwelling portion of house.

No. 19. This is an extensive shop occupying the third floor of a large building; second floor occupied by proprietor's family and the lower floor for business purposes. Employs sometimes seventy-five hands in busy seasons. Hands work by the week. The foreman gets twenty dollars per week and the lowest wages paid to a male employe are nine dollars per week. Females get from six to twelve. The work-rooms are clean, well ventilated and lighted and in every way well adapted for the business.

No. 20. Shop is on the second floor of a dwelling house and is well lighted and ventilated and is not used for domestic purposes. House and shop are clean. Employes earn from eight to twelve dollars per week. Custom clothes alone are made.

No. 21. Shop is on the third floor of a dirty dwelling house. There is plenty of light and ventilation. Two families reside in dwelling part of house. Employer has been six years in the country. Employes earn from six to ten dollars per week for men, and four to five for women. Foul odors permeate the place.

No. 22. Shop is on second floor of dwelling house occupied by proprietor. It is clean and well lighted and ventilated and work-room is not used for domestic purposes.

No. 23. The former proprietor of this shop died about a week before the visit, and no work was being done. Work-room is on the second

floor back room and is clean and well kept, and no domestic duties are carried on in it. The house is a large one and is occupied only by the family of the late proprietor.

No. 24. This shop occupies the entire third floor of a large dwelling house. It is a fine, airy room, and is not used for any domestic purposes. Proprietor is making vests for thirty-two cents each, for which six months ago he received seventy-five. He has been nine years in the country.

No. 25. This shop is a large, well lighted and ventilated room on the second floor of a dwelling house. The room is not used for any other purpose than a work-room. Proprietor has been six years in the country. He is making men's trousers for from thirty-five to fifty cents per pair; for which, last year, he got from forty to sixty-five cents.

No. 26. This shop is on the third floor of a corner house and is a large well lighted and ventilated room and not used for domestic purposes. Proprietor is making men's trousers at from twenty-five to fifty cents per pair, a great reduction from prices received a year ago.

No. 27. This shop is on the third floor of an extremely filthy dwelling house. It is a fearfully hot, stuffy place, and must be a dreadful place in hot weather. Proprietor is paid \$1.85 per dozen for cutting and making men's trousers.

No. 28. This shop is on the fourth floor of a large dwelling house which was evidently occupied early in its history by pretentious people. It is now occupied by four families. The work room is also used for living purposes—cooking and eating—and is filthy beyond all powers of description. Meat and fish lying about on chairs, and the smell is horrible. The man gets from \$1.25 to \$1.50 per dozen for making men's trousers.

No. 29. This shop is on the first floor of a dwelling house and the work-room is not used for any domestic purposes. It is well lighted and ventilated and clean, as the German houses usually are.

No. 30. This shop is on the third floor of a large house. Work-room is not used for domestic purposes. Proprietor has been four years in the

country. He is making trousers for a large retail clothing house on Market street for thirty cents per pair. A year ago got forty cents for same kind.

No. 31. This shop is on the third floor of a small dwelling house and is not used for any domestic purposes. Shop and dwelling are reasonably clean. Man is making coats for from twenty to forty cents each. Nothing objectionable about the premises.

No. 32. This shop is on the first floor of a large house; work-room was formerly a store. It is well lighted and ventilated and is not used for any domestic purposes. Proprietor has been seven years in the country and is getting twenty-seven cents for coats for which last year he received forty.

No. 33. This shop is on the third floor of a three-roomed dwelling house. It is a small room but is clean as the dwelling part of the house. Gets from thirty-five to forty cents each for making boys' coats. He has been twelve years in the country.

No. 34. This shop is on the third floor of a dwelling house and is very clean, as is the dwelling portion of the house. Proprietor has been seven years in the country. He makes rather a better class of woman's cloak, for which he receives from one dollar to one dollar and twenty-five cents each. He says he received twice as much for such work a year ago.

No. 35. This shop is on the first floor front room of a dwelling house and is well lighted and ventilated, and is not used for any domestic purposes. Proprietor gets from \$1.50 to \$2.50 each for fine cloth clothes. He has been three years in the country. Shop and dwelling passably clean.

No. 36. This shop is on the third floor of a nice, clean dwelling house. Work-room is not used for domestic purposes. This man makes fine coats, for which he receives from \$4.50 to \$6.00 each. Has been four years in the country.

No. 37. This shop is on the first floor of a dwelling house. Shop and living rooms passably clean. Proprietor complains of the dull times; has three men at work; same time last year had ten employed steadily. Men earn from eight to ten dollars per week. Women from four to six. Nothing objectionable about the place.

No. 38. This shop is in a garret or attic with a sloping roof. The workmen's heads almost touch the ceiling. As it has only one window it must be a fearfully hot and uncomfortable place in summer. Proprietor's family occupy the dwelling part of the house. House and work-room passably clean; that is to say, clean in comparison with others occupied by people of same nationality. When work is plenty, men can, by working long hours, earn from ten to eleven dollars per week.

No. 39. This shop is on the third floor of a large brick house and is well lighted and ventilated, and is not used for any domestic purposes. Two families live in house which is kept reasonably clean. The workmen earn from six to twelve dollars per week.

No. 40. This shop is on the first floor of a large house which is occupied by two families. The shop is not used for living purposes but is filthy in the extreme, as is also the living rooms. Work-room is well lighted and ventilated.

No. 41. This shop is on the second floor of a three-roomed dwelling house, which, small as it is, is occupied by two families. There are no beds in the workroom, but the cooking is done in the room on a gasoline stove, which is also used for heating the irons for pressing. The man is a tailor of the better class and has been in the country for three years. The house and shop are comparatively clean.

No. 42. This is a large, well lighted and ventilated shop on the third floor of a large brick dwelling house which is occupied by the proprietor and his family. House and shop exceptionally clean. Male employes earn from ten to fourteen dollars per week; females from three to nine.

No. 43. This shop is on the second floor and is by far the cleanest shop thus far visited. Dwelling portion of the house is also as clean as it can possibly be. The proprietor and his wife make custom coats.

No. 44. This man purchases the cloth, cuts it up into clothing and gives it out to others of his countrymen to make. His family live in the work-room—cook, eat and sleep in it—and it is an evil-smelling, unhealthy place. Three other families live in the house.

No. 45. This shop is on the third floor of a brick house which is occupied by two families, and the house is reasonably clean. The work-room has only one window and in consequence is badly lighted and ventilated, and must be an insufferably hot place in summer. The proprietor was absent and one of the workmen who was making vests for \$1.25 per dozen informed the agent that it took him two days to make a dozen, and that he was unable to make more than three dollars per week. His book showed that he had earned \$2.83 the preceding week. This is the first place in which the agent heard of a "sweater" or middleman, as the vestmaker mentioned above worked for one, and not directly for a store.

No. 46. This shop is on the third floor of a large dwelling house; work-room is not used for any other purpose. House is occupied by two families. The shop and living rooms are fearfully dirty. The men are making women's coats and assured the agent that they could not earn more than from three to five dollars per week.

No. 47. This shop is in a dirty, foul smelling tenement house in a small room, 10x12, which is also used as a bed room. They make button holes, and piles of garments were lying on the dirty bed. This is one of the foulest and most unhealthy places encountered yet. These people evidently do not know what cleanliness means, and consider it a waste of time to clean their shops and living rooms.

No. 48. This shop is on the third floor of a dwelling house and is fairly clean, but, having only one window, is ill ventilated and lighted. Two families occupy the dwelling part of the house, but the work-room is not used for any other purpose. Wages are paid by the week and range from seven to twelve dollars. These wage statements are given by the proprietor and must be taken "cum grano salis," as the agent found other employes making the same lines of goods who could not earn more than half the above wages.

No. 49. This shop is a comfortable, clean, and an apparently well conducted place. It takes in the entire second floor, and is not used for any other purpose than a work-room. It is well lighted and ventilated. The proprietor occupies the dwelling part of the house with his family. It is a six-roomed house.

No. 50. This shop occupies the entire second floor of a clean, well lighted and ventilated house. One family (the proprietor's) occupies the house, which is cleaner than the majority of Russian houses. Employes' wages range from seven to fifteen dollars per week, according to their skill and capacity.

No. 51. This shop is on the third floor of a large, comfortable house, which is owned by the proprietor of shop. Three families occupy the dwelling part of the house. Work-room is not used for any domestic purposes. The tailor has had, in good times, twenty people employed.

No. 52. This shop is in an attic or garret with a sloping roof and as it has only one window it is very badly lighted and ventilated. Three families live in the house, which is extremely dirty. This work-room must be a dreadful place in hot weather, for the work people's heads almost touch the ceiling, as the window is the lowest part and they must sit near it for the scanty light it affords.

No. 53. This is a remarkably clean, well lighted and ventilated room on the fourth floor of a large house which is occupied by the proprietor's family. Employes work both by week and piece and earn from five to nine dollars per week. Boys and girls are paid three dollars.

No. 54. This work-room is in the cellar of a dwelling house, where the proprietor and his family live and work in two rooms. It is filthy in the extreme and poorly lighted and ventilated, of course. The smell is indescribable.

No. 55. This shop is on the second floor of a small dwelling house which is occupied only by the family of the proprietor. The house and work-room are about as bad from a sanitary standpoint as it could well be. Proprietor has been twelve years in the country and is extremely anxious to become a citizen.

No. 56. This shop is on the third floor of a large building, the lower floor of which is used for a bath house, but, judging from the appearance of the people in the neighborhood, it is not very liberally patronized. This man is making women's calico wrappers for from eighty cents to \$1.25 per dozen. Men and women earn on an average six dollars each per week. He has seventeen hands, male and female, employed.

No. 57. This shop is on the second floor of the building mentioned above. It is a large, well lighted and ventilated room and fifty hands could work very comfortably in it. Proprietor is making coats for from fifty to eighty-five cents each. At same period last year he received \$1.25 each for coats for which he is now paid fifty cents.

No. 58. This shop is on the second floor of a large house which is

occupied by seven families; the lower room is a grocery; proprietor and his family sleep in the work room, and the cooking is done on the stove used for heating the pressing irons. The whole place is filthy in the extreme. Proprietor is making boys' coats for twenty cents each, for which he received fifty cents at the same period last year.

No. 59. This shop is on the second floor of a large and exceedingly clean house. Work-room is well lighted and ventilated and is not used for any domestic purposes, and is altogether unobjectionable.

No. 60. This shop is on the third floor of a large and comparatively clean dwelling house. One family, that of the proprietor, occupies the house, and the work-room is not used for any other purpose. Proprietor makes a better class of trousers for which he receives from twenty to fifty cents per pair. He has been in the country six years.

No. 61. This shop is on the third floor of a house which is only occupied by the proprietor's family. It is fairly clean and is well lighted and ventilated, and the work-room is not used for any other purpose. He gets from \$2.75 to \$4.00 dollars per dozen for making men's vests. He has been nine years in the country.

No. 62. This is a typical Russian Jew house, filthy and evil smelling, and the dirt might be shoveled from the floor of the dwelling portion of the house and work-room. Proprietor gets from eighty cents to \$1.50 per dozen for making men's trousers. He has been five years in the country.

No. 63. This shop is on the third floor of a very old dwelling house containing six rooms. The shop occupies the entire third floor and it is not used for any domestic purposes, and the family of the proprietor, consisting of himself, wife and four children, occupy the dwelling part of the house. He does not seem to be as much afraid of the air as the majority of his countrymen, for the windows of the work-room were open. The average Russian appears to be as averse to the air as he is to the use of soap and water, for in the majority of places visited which were conducted by persons of that nationality the windows were tightly closed. Proprietor is making what appears to be a good quality of vests, for which he receives from fifteen to twenty-five cents each. He has been in the country six years.

No. 64. This shop is on the fourth floor of what was evidently at an earlier period a very pretentious house. There are three families in

the house, but the work-room is not used for any other purposes. Proprietor is making boys' knee pantaloons for from 40 to 60 cents per dozen. He has been five years in the country. The owner of the property and the one adjoining has been in the country nine years. The two houses are probably worth \$20,000. He made his money by keeping a grocery store. He is also a Russian.

No. 65. This shop is in a garret or attic directly under a sloping roof and the only means for lighting and ventilating it is by means of dormer window, and it must be a dreadful place on a hot day. One family, the proprietor's, occupies the dwelling part of the house. He makes vests for from 18 to 22 cents each.

No. 66. This shop is on the third floor, front room, of a filthy dwelling house, but it is not used for any domestic purposes. They were making women's suits of "duck," the skirt and waist separate, and received forty cents for both. If the ladies who contemplate buying these dresses could have seen the place in which they were made, the sales would certainly be few. Proprietor, a Russian Jew, has been in the country eight years.

No. 67. This shop is on the third floor of back room of a dirty dwelling house. Shop is not used for domestic purposes. Two men were at work making women's cloaks, for which they get from twenty to twenty-five cents each.

No. 68. This shop is on the second floor of a dwelling, lower part of which is a clothing store. Shop not used for domestic purposes. It is a large and well ventilated room. The proprietor makes vests for from 16 to 25 cents each.

No. 69. This shop is on the third floor of the same building as No. 68, and is not used for domestic purposes. It is a well lighted and ventilated room and is passably clean.

No. 70. This is the finest shop yet visited. It is on the fourth floor of a large tenement house, part of which is occupied by the proprietor and the rest rented out to families. It is a new and clean building and would comfortably accommodate fifty employees. Proprietor is making coats for 80 cents, for which he received \$1.25 at the same period last year.

No. 71. This is a wretched place in a small house in a narrow court, where the sunlight has very little chance to enter. The man, his wife and eight children, live in two rooms; there are only three rooms in the house, and the third is used for a work-room. Proprietor gets from 35 to 50 cents per dozen for making knee pantaloons. Has been three years in the country. Something should certainly be done to prevent clothes from being made in such a place as this.

No. 72. This shop is on the third floor of a small, three-roomed house, but, strange to say, it is reasonably clean and the work-room is not used for any other purposes. The proprietor gets an average of 30 cents each for making boys' coats. He has been in the country seven years.

No. 73. This shop is on the fourth floor of a large corner house which is used entirely for business purposes. It is a well lighted and ventilated room. Proprietor has only seven hands at work and receives from 60 cents to \$3.00 each for making men's coats, about twenty-five per cent. lower than the prices of a year ago.

No. 74. This shop is on the third floor of same building as No. 73. Proprietor has only two men at work.

No. 75. This shop is in a small room on the first floor of a dwelling house. It is not used for any other purpose than a work-room. It is passably clean, but ill ventilated, and is very much crowded with clothing.

No. 76. This is a dreadful place for human beings to live and work in. It fronts on a narrow alley where the light can scarcely penetrate. The work-room is on the second floor, and is also used as a living room, and it is filthy beyond all powers of description, and must be a dreadful place in hot weather. Proprietor is making boys' knee pantaloons for from 50 to 80 cents per dozen; he has been in the country three years. Surely something should be done to prevent these people from making clothes in such a place. These people do not seem to know what cleanliness means.

No. 77. This shop is on the first floor in a room intended for a store. Proprietor does a small business, principally in repairing and cleaning clothes, and his family lives in the dwelling part of the house, which is neat and clean.

No. 78. The shop is in a three-roomed house in a narrow court. The work-room is on the third floor and does not appear to be used as a sleeping room. The other two rooms are used as living rooms by the proprietor's family. The place is clean in comparison with some of the others occupied by the Russian Jews. He makes boys' knee pantaloons, for which he receives 60 cents per dozen pairs. Has been in the country four years.

No. 79. This is one of the worst places encountered yet. It is a foul, evil smelling house of three small rooms, in a dark, gloomy court. A man, his wife and eight children live in the house, and work and cook and eat in the same room. He is making waists for small boys, for which he receives 40 cents per dozen. The lower room contained a trunk, two chairs, a table, stove and sewing machine. The work was done in this room, and the ten people slept in the other two rooms. His wife and his daughter, aged fourteen, assisted him. None of the children attended school.

No. 80. This shop is on the third floor of a large house, and the work room is not used for any other purposes. The proprietor and his family occupy the dwelling part of the house. It is a corner house and therefore there are plenty of light and ventilation, and the house is passably clean.

No. 81. This shop is on the second floor of a house that is swarming with filthy tenants. The work-room is also the living and sleeping room, and it is the only room the proprietor has. It is a horribly dirty place. Man makes overalls, for which he gets 50 cents per dozen. Has a wife and two children.

No. 82. This shop is on the third floor of an eight-roomed brick house which is occupied by two families. The work-room and living rooms are filthy in the extreme. Proprietor has been in the country fifteen years. He is making men's heavy coats for 50 cents each, for which he received a dollar six months ago.

No. 83. This is a filthy, wretched place in a narrow court, and, like the one mentioned in No. 79, the man has a wife and eight children. He is also making waists for small boys for from 50 to 60 cents per dozen. There was only one bed in the house, and where the ten people slept must be left to the imagination. He is a brother to the man described in No. 79.

No. 84. This shop is on the third floor of a dwelling house and is cleaner than the majority of these places. Owing to the dull times there was no one working but the proprietor. The work-room is not used for any domestic purposes. No one in the house but proprietor's family.

No. 85. This shop is on the fourth floor of a large house. The lower floor is used for a grocery. The work-room is not plastered, and, being immediately under the roof, must be a terribly hot place in summer. It is well enough lighted and ventilated, but is fearfully dirty from the accumulated dirt and ashes. The remainder of the house is occupied by a swarm of filthy tenants.

No. 86. This shop is on the third floor of a large and very clean house. The business was started by the father of the present proprietor forty years ago in the same house. The male employes get from twelve to fourteen dollars per week, and the women get six dollars. It is a clean and well conducted place.

No. 87. This shop is on the third floor of a house which is occupied by the proprietor and one other family. The room is well lighted and ventilated, but a foul odor permeates the house. Men get ten cents each for making vests, and earn from seven to eight dollars per week. They allege they only work ten hours a day, but outside people assert that they work far into the nights and also on Sundays.

No. 88. This shop is on the third floor of a building used for business purposes only. It is a clean, well lighted and ventilated shop, and there are no living rooms in the building, and it is in such places alone that clothing should be made, or else people who make clothing in dwelling houses should be compelled by law, if they will not do it voluntarily, to keep their houses clean. This is such a neat, tidy place that it deserves especial mention. Men and women work by the week. Men get from seven to twelve dollars, and women from five to seven. Boy gets two dollars. His work is pulling basting threads out, and it is light, easy work.

No. 89. This shop is on the second floor back room, fronting on a dirty yard. The house is a tenement house, and is swarming with filthy tenants, and the odor was sickening. Shop also used as a bed room.

No. 90. This shop is on the first floor front room. Proprietor lives in a room on second floor. This man makes buttonholes for other

clothing manufacturers, which work is done by a special machine. The clothing is sent to the shop and taken away by the makers. It is a clean, well lighted and ventilated room.

No. 91. This shop is on the third floor of a filthy tenement house. The room is well lighted and is capable of being well ventilated, but it is kept in a filthy condition and the odor is sickening, as a large number of families occupy the house, which has about twenty rooms.

No. 92. Shop is in a very small room, third floor back, and having but one window, is poorly lighted and ventilated; but, strange to say, the house and work-room are clean, as the proprietor is a Russian.

No. 93. This shop is on the third floor of a dwelling house. It takes up the entire third floor and is clean and well ventilated. Proprietor's family live in two rooms on second floor. Work-room is not used for any domestic purposes. The employes are making men's cheap trousers, for which they receive 75 cents per dozen.

No. 94. This shop is on the ground floor in a back room which is also used as a bed room and is filthy in the extreme. The coats which they were making were piled on the bed, as there was no other place to put them. The smell of the place was sickening.

No. 95. This shop is on the third floor of a dwelling house and it is well lighted and ventilated, and very clean, as are the living rooms in the house, which is occupied solely by the proprietor. The employes work by the piece and get from 30 to 70 cents per dozen for making knee pantaloons. A smart workman can, by working long hours, make two dozen a day.

No. 96. This place is one of the worst, if not the very worst place visited. It is on the third floor of a dwelling house visited. There is a man and wife and five children who work, cook, eat and sleep in the two small rooms. These people look as if they had not washed for a year. The boys' coats which they were making were piled upon a dirty bed. The dirt could have absolutely been shoveled out of the rooms. Potato parings and garbage and filth of all kinds was strewn about the floor, and the odor that pervade the house was so foul that one of the agents was made sick. Surely, clothing made in such a place as this cannot but have the germs of disease lurking in it.

No. 97. This shop is in two rooms on the third floor of a six-roomed dwelling house. Shop is passably clean and there are no domestic

duties carried on in it. Employes work both by piece and week. Work-room well lighted and ventilated.

No. 98. This shop is on the third floor of a neat, clean dwelling house. Proprietor born in America. He occupies the dwelling part of the house, which has six rooms. Work-rooms are not used for any domestic purposes. His employes work by the week ten hours per day.

No. 99. This shop is in two rooms on the third floor of a clean and comfortable dwelling house. The rooms are well lighted and ventilated, and the proprietor occupies the dwelling part of the house. Employes work ten hours per day—so they said.

No. 100. This shop is on the first floor in a store. Proprietor is a custom tailor in a small way. Nothing objectionable about the place.

No. 101. This shop is on the third floor of a small, three-roomed house, in a small and dirty street. The work-room is not used for any domestic purposes, but it is hot and filthy, as they keep a large fire in a range for heating the irons for pressing the clothes. That the dwelling part of the house is also dirty, goes without saying.

No. 102. This shop is on the first floor in the front room of an old house. No domestic duties are performed in the work-room. Proprietor is making boys' coats for from 25 to 40 cents each. He also sells cheap clothing from the store. Has been eight years in the country.

No. 103. This shop is on the third floor back room and it is a clean and tidy place. Work-room is not used for domestic purposes. Proprietor complains that prices are twenty-five per cent. lower than they were at the corresponding period of last year. He has been in this country seven years.

No. 104. This is a small tailor store, as well as a work-room, and is passably clean. Proprietor occupies part of the house, the remainder is sub-let to several families.

No. 105. This shop occupies the entire third floor of a six-room house. The work-room is not used for any domestic purposes. Two families occupy the other four rooms, which are reasonably clean, as is the work-room. Proprietor is making a better grade of coats, for which he receives \$1.50 each.

No. 106. This shop is in a large, well lighted and ventilated room on the third floor of a dwelling house which is occupied by the family of the proprietor. It is a corner house and he has had forty hands employed in prosperous times. He has been in this country eight years. Has only work enough for eight hands.

No. 107. This shop is on the first floor of a large building and opens directly on the street and is not used for any other purpose. Four families live in the house, which is not very clean. Work-room is littered with the debris of cloth, etc.

No. 108. This shop is on the third floor of a large building, the lower floor of which is used for a store. There are no families living in the house. It is a well lighted room, being on the corner of two streets, and is well adapted to the purpose of a tailor shop. Proprietor is making coats, for which he receives \$1.00 each.

No. 109. This shop is on the second floor of a building, the lower room of which is used as a flower store, but there is a vast difference between the flower store and the other parts of the building, which are occupied by a number of families and are filthy to the last degree. The proprietor has only one room, in which he works, eats and sleeps. He has a wife and two children. He is a first-class tailor, and gets from \$4.50 to \$5.00 each for making custom coats.

No. 110. This shop is on the third floor of a large building, the lower floor of which is a china store. Only the family of the proprietor occupies the dwelling part of the house. Shop and dwelling are very clean. Proprietor is making coats for 50 cents each, for which he received \$1.25 one year ago.

No. 111. This shop is on the first floor of a filthy house. Work-room is also used for a living and sleeping room. Two men were engaged at making women's calico wrappers, for which they are paid eighty cents per dozen, 6 $\frac{2}{3}$ cents each. This is a dreadful place for such work to be done in.

No. 112. This shop is on the first floor of a tumble down brick house. There were no domestic duties carried on in the work-room, but there was a large coal fire used for heating the pressing irons, and the room must be a terrible place in summer. The dwelling part of the house was filthy in the extreme. Proprietor gets from 32 to 35 cents each for making coats. Has been eleven years in the country.

No. 113. This shop is on the fourth floor of a building, the lower floor of which is a clothing store. Four families live in the house, which is terribly dirty. The work-room is not used for any other purposes, and has ample light and ventilation. Proprietor makes coats for 25 cents each and has not work enough to keep hands employed more than half time. He has been in this country four years.

No. 114. This shop is on the second floor of a large house which was in its earlier days a fine residence. Two families occupy the house, one of which lives in the cellar. The work-room is not used for any domestic purposes, but is fearfully dirty and has only one window, which opens on a dirty yard. The proprietor makes men's trousers, for which he receives from \$1.40 to \$2.50 per dozen pairs. He has been in this country five years.

No. 115. This shop is on the second floor of a dwelling house; work-room fronts on a dirty yard and is a close, evil smelling place, and filthy to the last degree, as is the dwelling part of the house. Proprietor makes men's trousers, for which he gets from \$1.20 to \$2.50 per dozen pairs. He has been in this country four years.

No. 116. This shop is in an enclosed shed in the yard of a brick dwelling house. The shed is not used for any other purpose than a work-room, but the dwelling part of the house is indescribably filthy. Two families live in it. The shed must be a terribly hot place in summer.

No. 117. This work-room is a close, unventilated place. Proprietor only presses clothes. This must be a very unhealthy place in summer, as it is enclosed on all sides by other buildings. It is on the ground floor.

No. 118. This shop is in an enclosed shed next to the one described above and it is not used for any other purpose than a work-room. The dwelling part of the house is filthy and foul smelling. Proprietor is paid from two to five dollars per dozen for making men's coats.

No. 119. This shop is on the first floor of a small house on a narrow, dirty alley, and as it has only one window it is badly lighted and ventilated. House has three rooms, and it is as dirty as it is possible for it to be. No clothing is made, but proprietor presses for other tailors. He has been six years in the country.

No. 120. This shop is on the third floor of a comfortable brick house. Shop and house a shade cleaner than the average Russian Jew house. Proprietor makes a good grade of vests, for which he receives from 20 to 22 cents each. He greatly laments the dull times, as he could formerly employ fifteen men.

No. 121. This is a large shop and employs more hands than any shop yet visited. It is on the third floor of a large building, which is used entirely for business purposes. Work-room is well lighted and ventilated. Proprietor has been fourteen years in the country. He has only work enough to keep his hands employed three days each week.

No. 122. This shop is on the second floor of a large building. Shop not used for domestic purposes, and the proprietor being an American, the premises are clean and tidy. He makes buttonholes for the trade.

No. 123. This shop is on the third floor of a dwelling house and is a neat, clean place, and there are no domestic duties performed in the work-room, which is well lighted and ventilated. Proprietor owns the property.

No. 124. This is a very clean, neat shop on the second floor of a neat clean dwelling house. Proprietor is a Pole and lived in London twenty-two years before coming to America. He is a first-class tailor, and makes custom clothes exclusively.

No. 125. This shop is in the attic of a small house, but it is not used for domestic purposes, and the dwelling part of the house is reasonably clean. The workmen, being directly under a sloping roof, and having but one window in each room, must find it a terribly hot place in summer. Proprietor has been in this country four years.

No. 126. This shop is located in the garret or attic of a large house and is fairly well adapted for the business, as it is not used for domestic purposes. Being located directly under the roof, however, it must be excessively hot during the summer season. The proprietor has been in this country for six years. At the time of our visitation they were working on uniform trousers for a band, receiving as compensation therefor 40 cents per pair, this being a special price. For making ordinary trousers he receives but 25 cents per pair.

No. 127. This is a clean, well ventilated and lighted shop, located on the upper floor of a back building not used for domestic purposes. Proprietor receives from 75 cents to \$1.00 for making coats, which is from twenty to twenty-five per cent. less than he received for the same work six months ago.

No. 128. This shop is located on the third floor of an old house, the first floor of which is used as a pawnbroker shop. The work-rooms are not used for domestic purposes, but the dwelling part of the house is filthy beyond description. He is now receiving from 50 to 60 cents each for making men's coats, for which, a few months ago, he received from \$1.25 to \$1.50 each.

No. 129. This shop is located on the third floor of a business building, no part of which is used for domestic purposes. It is a large, well ventilated and lighted room, well adapted in every particular for the business.

No. 130. This shop is located on the third floor of a large dwelling house containing sixteen rooms. The dwelling portion of the house is occupied by the family of the proprietor and one other family. The entire premises are clean and well kept.

No. 131. This shop is located on the fourth floor of a building used exclusively for business purposes and is well adapted in every particular to the business for which it is used.

No. 132. This is a well lighted and ventilated shop, located on the second floor of a building, the first floor of which is used for a store, and no part of the building is used for domestic purposes. The shop is clean and well adapted to the business for which it is used.

No. 133. This shop is located on the fourth floor of a large building, the first floor of which is used as a store and the remainder of the building is used as living apartments. The work-shop is well lighted and ventilated and fairly clean, but the building we would consider a human hive, as the entire premises are permeated with foul odors and filth abounds in all the dwelling portions. Prices range from 20 to 25 cents each for making vests.

No. 134. This is a clean, well lighted and ventilated shop, located on the fourth floor of a large building devoted exclusively to business

purposes, and is well adapted in every particular to the business for which it is used. The price for making vests ranges from 20 to 60 cents each.

No. 135. This shop is located on the third floor of a large building devoted exclusively to manufacturing purposes. It is clean, well lighted and ventilated and admirably adapted to the business of manufacturing clothing.

No. 136. This shop is located in the rear of a large house which is swarming with families, but the shop is not used for domestic purposes, and is clean, well ventilated and lighted. The proprietor has been in this country for five years. Owing to the stringency of the times, he is now doing but very little work. For making coats he is receiving from 30 to 60 cents each.

No. 137. This shop is located on the third floor of a house, the dwelling portion of which is occupied by the proprietor. The shop is clean, well lighted and ventilated, and the dwelling portion of the house is reasonably clean.

No. 138. This shop occupies the room on the first floor in the front part of the house, and is clean, well lighted and ventilated. Nothing but custom clothing is made in this shop.

No. 139. This is a clothing store where the proprietor cuts clothing and sends it out to be made. No clothing is manufactured on the premises. The proprietor has been in the country nine years.

No. 140. This shop is located on the second floor back room of a large house. The proprietor occupies but two rooms for domestic and shop purposes, sleeping with a wife and five children in the room occupied by him as a work-room. The rooms are reasonably clean and well lighted and ventilated. He makes a good grade of work and while we could not especially commend his quarters, we have found many that are worse.

No. 141. This shop is located in the basement of a large house. The proprietor lives and works in the two basement rooms, which, to our surprise were reasonably clean, as the great majority of basement shops were found to be in an exceedingly filthy condition. The light and ventilation cannot be commended.

No. 142. This shop is located on the third floor of a small house. We cannot use language sufficiently expressive to condemn the class of shops to which this one belongs. The entire premises are in a filthy and wretched condition, and the odor which pervades the house is almost unbearable.

No. 143. This shop is located on the third floor of a small dwelling house occupied by the proprietress and belongs to the same class that we have just described, filth and squalor abounding on all sides. The shop is moderately well lighted and could be properly ventilated.

No. 144. This shop is located on the fourth floor of a thickly populated tenement house, and while the work-rooms are not used for domestic purposes the surroundings make it a very decidedly unfit place to manufacture clothing, as any material made into clothing in such a place must necessarily carry away with it some of the germs of disease which surely pervade so unwholesome premises.

No. 145. This is a large, well lighted and well ventilated shop, located on the fourth floor of a comparatively clean house, and the shop is clean and well adapted to the business for which it is used. The proprietor has been in this country thirteen years, and spent seven years in England before coming to America.

No. 146. This shop occupies the entire first floor of the dwelling house occupied by the proprietor, and is clean, well lighted and ventilated. Work is very slack and proprietor complains bitterly of prices for which he is compelled to work.

No. 147. This shop is located in the front room on the third floor of a large room, and while the work-room is not used for domestic purposes, is one of the class of shops which should not exist by reason of its surroundings, which are foul and unclean in the extreme. Proprietor has been seven years in the country.

No. 148. This shop is located on the third floor of a dwelling house containing ten rooms, and is clean, well lighted and ventilated. Two families occupy the premises, which are kept clean and tidy.

No. 149. This is a reasonably clean shop and occupies the fourth floor of a dwelling house. The shop is fairly well lighted and ventilated, and is not used for domestic purposes. The proprietor has been in this country thirteen years.

No. 150. This shop is located on the fourth floor of a small dwelling house occupied by three families. The house and shop are filthy in the extreme, although no domestic duties are performed in the work-room. Too much cannot be said in condemnation of such places as this, for clothing manufactured in houses of this character is likely to breed disease to any innocent party who may be brought in contact with it.

No. 151. This is a large, clean, well ventilated and lighted shop, occupying the fourth floor of a building which is devoted exclusively to business purposes. The proprietor has been in this country for sixteen years.

No. 152. This shop is located on the third floor of a building devoted exclusively to business purposes, and is clean, well lighted and ventilated; in short, it is in every way admirably adapted to the business. Proprietor has been in this country for ten years and when times were prosperous he employed thirty-five hands.

No. 153. This shop is located on the fourth floor of a building devoted exclusively to business purposes, and is well lighted and ventilated, in fact is well adapted in every particular to the business for which it is used. The proprietors have been in this country for ten years.

No. 154. This is a large well lighted and ventilated shop occupying the fifth floor of a building which is used exclusively for business purposes. The proprietor has been in this country for twelve years.

No. 155. This is one of the lowest type shops located on the fourth floor of a small dwelling house, which is occupied by two families, the work-room is not used for domestic purposes, but the entire premises are filthy in the extreme, and the odor which pervades the shop is almost unbearable. The proprietor manufactures clothing from the piece and disposes of it to the wholesale dealers.

No. 157. This is another of the shops belonging to the type which should be suppressed, for the good of the people who are compelled to wear or handle ready-made clothing; it is located on the fourth floor of a small dwelling house which is occupied by two families. The work-room is not used for domestic purposes, but words can scarcely convey to those who have never visited such places any idea of the filth and squalor which abounds on all sides. The proprietor is making white linen coats for from \$2.00 to \$2.25 per dozen.

No. 158. The proprietor of this shop purchases cloth and cuts it into boys clothing which he has manufactured outside of his shop. The product he sells to the wholesale clothiers. The house is dirty and ill ventilated.

No. 159. This shop is located on third floor of a filthy tenement house. The shop is unclean and the odor of the premises is very unpleasant. When business is good the proprietor employs thirty hands, but business is now very dull. Proprietor does not reside in the house, but rents out the second floor to two families; he has been in this country eight years.

No. 160. This shop occupies room on the fourth floor of tenement house, it is well lighted and ventilated, but an unpleasant odor pervades the entire premises. The proprietor has been in this country nine years.

No. 161. This shop occupies a room on the fourth floor of a filthy tenement house. The ventilation and light are fairly good, but the stench from the house pervades the entire premises, and we should class it with the shops which ought to be abolished.

No. 162. This is one of the best shops we have visited, it is located on the entire third floor of a building which is devoted exclusively to business purposes. Light and ventilation are good, and it is kept very clean. The proprietor has been in this country fifty-five years and was a soldier in a New York regiment during the war. He makes nothing but fine custom trousers, and complains bitterly of dull times and the low prices he obtains for work.

No. 163. This shop occupies the entire floor of a large building used exclusively for stores and light manufacturing business. Light and ventilation good. The business is conducted on the co-operative plan, each man securing his own work, and paying the proprietor a stipulated sum for the use of the room. The surroundings are clean and pleasant; it is a well-conducted shop in every particular.

No. 164. This is a clean well lighted and ventilated shop located on the first floor of a business block. The proprietor manufactures shirts from material which he purchases, and sells the product to the wholesale dealers. He has been in this country nine years.

No. 165. This shop is located on the third floor of private dwelling occupied by the proprietors. The work-room is not used for domestic purposes; the premises are clean well lighted and ventilated. The shop is well adapted to the business.

No. 166. This is a shop occupied by a clothing manufacturer, who purchases and cuts the cloth, giving it to people outside of his shop to make. The product he disposes of to wholesale clothiers.

No. 167. This is an ideal shop, well adapted in every particular to the manufacture of clothing. It is located on the third floor of a large building used exclusively for business purposes. The proprietor gets from 80 cents to \$1.05 per dozen for making ladies wrappers, his hands earn from \$8 to \$12 per week.

No. 168. This is a roomy shop located on the fourth floor of a large dwelling occupied by the proprietor; is clean, well lighted and ventilated, and well adapted in every way for the manufacture of clothing.

No. 169. This shop is admirably adapted to the purposes for which it is used, located on the fourth floor of a building used exclusively for business purposes. Proprietor manufactures nothing but custom work. He has been in this country fourteen years.

No. 170. This shop is located in the front room on the first floor of an old house. It is, however, well lighted, and fairly well ventilated. The proprietor has been in this country for eight years, he manufactures coats for from 40 to 60 cents each, which he complains is not more than one-half what he received for the same work one year ago.

No. 171. This shop is a reasonably clean one, located on the third floor of the dwelling occupied by the proprietor. Light and ventilation fair: the house is kept moderately clean. The proprietor has been in this country for thirty-one years.

No. 172. The proprietor of this shop works by himself in the kitchen of a three-roomed house. He is a custom tailor, and works chiefly at repairing clothing; he could, therefore, scarcely be classed as a "sweater" in the broad sense of the term. He has been in this country for twelve years.

No. 173. This shop occupies the third floor of dwelling house in which the proprietor lives. It is well lighted and ventilated; both shop and house are kept clean and tidy. Proprietor has been in this country for twenty-two years.

No. 174. This shop is conducted by an American, and occupies the entire third floor of his dwelling house. It is clean, well lighted and ventilated. It is one of the very neatest shops we have visited.

No. 175. This shop is also of the higher order, it is located on the third floor of dwelling house occupied by the proprietor. The entire premises are kept in perfect order and the light as well as ventilation is all that could be desired. Proprietor has been in this country for thirteen years.

No. 176. This shop is a model of cleanliness, well lighted and ventilated, located on third floor of dwelling occupied by proprietor, who has been in this country for thirty-five years. He manufactures nothing but custom work.

No. 177. This is a roomy shop occupying the entire third floor over two large dwelling houses. Light and ventilation good, and shop as well as dwelling house is clean and in perfect order.

No. 178. The proprietor of this shop, which is located in the front room first floor of his dwelling, simply repairs clothing. Premises neat and clean with plenty of light and ventilation.

No. 179. This shop is located on first floor front room of the dwelling house occupied by proprietor; his wife assists him in the manufacture of custom work, but he employs no other help. House and shop are scrupulously clean.

No. 180. The proprietor of this shop works solely on custom work and employs no help. Surroundings are clean and neat. He has been in this country for eleven years.

No. 181. This is a large well lighted and ventilated shop, located on the third floor of the dwelling house occupied by the proprietor. It is well adapted in every particular to the business for which it is used. The proprietor has been in this country for thirty-five years.

No. 182. This shop is located in the front room on the first floor of the dwelling house occupied by the proprietor, and is a clean shop with good light and ventilation. The proprietor has been in this country for twenty-two years.

No. 183. This shop is conducted by an American on the first floor in a back building; the front is used as a store room. It is clean, with good light and ventilation.

No. 184. This shop is located in the front room on the first floor of the dwelling occupied by the proprietor. It is roomy, well lighted and ventilated, and kept in perfect order. The proprietor has no work at the present time, owing to the business depression.

No. 185. This shop is located in the front room on the first floor of the dwelling house occupied by the proprietor. The shop is clean, light and ventilation are good. The proprietor has been in this country for eight years.

No. 186. This cannot be classed as a sweat shop as the proprietor works himself at cleaning and repairing clothing. Surroundings are clean and pleasant.

No. 187. This is one of the higher type shops, located on the third floor of a large dwelling house which is occupied by the proprietor. There is plenty of light and ventilation, and the shop as well as the dwelling portion of the house is kept scrupulously clean. The proprietor has been in this country for twenty-five years.

No. 188. We can repeat of this shop what we have said of the preceding one, as the shop and house are both kept in perfect order. The proprietor has been in this country for twenty-eight years.

No. 189. This shop is located on the first floor in the front room of an extremely clean dwelling house occupied by the proprietor, and is all that could be desired in the way of a comfortable and commodious work-room. The proprietor has been in this country for thirty-five years, and was a soldier during the late war.

No. 190. This shop occupies the entire second floor of a commodious and extremely clean house which is occupied by the proprietor. The work rooms are well lighted and ventilated.

No. 191. This shop is located on the third floor of the dwelling house occupied by the proprietor. The entire premises are clean in the extreme and well adapted in every way to the manufacture of clothing.

No. 192. This shop occupies the front room on the third floor of a small dwelling house occupied by two families. The shop contains one bed, but the premises are clean and without unpleasant odors. The work-room is well lighted and ventilated. The proprietor has been twelve years in this country.

No. 193. This is a roomy well lighted and ventilated shop occupying the third floor of the dwelling house in which the proprietor resides. Light and ventilation are good, and the premises are scrupulously neat and clean. The proprietor has been in this country for twenty-three years and works on the better class of work.

No. 194. This shop is located on the third floor of dwelling house occupied by the proprietor, and is well lighted and ventilated. Premises are clean and comfortable. Work is very scarce at this time.

No. 195. This shop occupies a room on the first floor in the front part of the house; was originally used as a store-room, and is well adapted in every particular to the business for which it is used.

No. 196. This is another shop with which no fault can be found. It is located on the third floor of the dwelling house occupied by the proprietor, with good light and ventilation, and the entire premises in perfect order.

No. 197. This shop occupies the third floor of a building which is devoted exclusively to business purposes. Light and ventilation are good, and shop is very clean. The proprietor manufactures nothing but a high grade of goods.

No. 198. This is a large, clean, shop well lighted and ventilated, occupying the third floor of a building devoted exclusively to business purposes. It is one of the best shops we have visited, and is doing a good business with plenty of work. The proprietor has been in this country for twenty-three years.

No. 199. This shop is located on the third floor of dwelling occupied by the proprietor. It is clean with good light and ventilation. The proprietor has been in this country for twenty-two years.

No. 200. The proprietor of this shop is a custom tailor, and employs no help. The house and room in which he works are clean, well lighted and ventilated.

No. 201. This is an extremely clean shop, with good light and ventilation, occupying the third floor of the dwelling house of the proprietor, who has been in this country for twenty-seven years.

No. 202. This shop is located in the front room on the first floor of dwelling house occupied by the proprietor, who is a custom tailor and employs no help. The surroundings are very pleasant with plenty of light and ventilation.

No. 203. This shop occupies the third floor back room of dwelling house in which reside two other families. The proprietor works by himself and eats as well as sleeps in the room which he occupies as a work-room. The room is clean, however, and there appears to be sufficient light and ventilation; he has been in this country for forty-six years.

No. 204. The proprietor of this shop works by himself in the front room on third floor of a dwelling house, occupied by two other families. His room, in which he also lives and sleeps, is kept clean with reasonably good light and ventilation.

No. 205. This is a roomy, clean shop, with good light and ventilation occupying the entire third floor of a commodious residence in which the proprietor resides. It is very well adapted to the manufacture of clothing.

No. 206. This shop is located on the third floor of dwelling house occupied by the proprietor. Light and ventilation are good.

No. 207. This is a large clean shop, with good light and ventilation, located on the third floor of the residence occupied by the proprietor, and is admirably adapted for the manufacture of clothing.

No. 208. This shop is located on the second floor back room of the dwelling house in which the proprietor resides. The light and ventilation are good. The proprietor manufactures a high grade of coats for merchant tailors.

No. 209. This is a fairly well lighted and ventilated shop located on the third floor of the residence of the proprietor's mother. We cannot compliment either the proprietor or his mother on their cleanliness, as both the shop and house could be much improved in this respect. The proprietor complains bitterly of the dullness of his business.

No. 210. This shop is located in a store-room on the corner of two streets, and is well calculated for the business to which it is devoted. It is clean, well lighted and ventilated.

No. 211. This is an exceptionally clean, well conducted shop, located on the third floor of the dwelling house occupied by the proprietor. Light and ventilation good.

No. 212. This shop is located on the third floor of dwelling house occupied by the proprietor. It is clean with good light and ventilation. The proprietor has been in this country twenty-eight years.

No. 213. This is on a par with the great majority of shops in this locality which we found to be in excellent condition. The shop is located in the back buildings on the second floor of the dwelling occupied by the proprietor, and is worthy of particular mention for the cleanliness of the entire premises. The proprietor has been in this country forty-nine years.

No. 214. This is a clean, roomy shop, well lighted and ventilated, located on the third floor of residence occupied by the proprietor who has been in this country for twenty-eight years.

No. 215. This shop occupies the front room on the first floor of the residence in which the proprietor resides. Sanitary conditions are first-class in every respect, including cleanliness, light and ventilation. The proprietor has been in this country for twenty-three years.

No. 216. This is also a clean shop located in the back room on the second floor of residence occupied by the proprietor, and the light as well as ventilation is good. The proprietor has been in this country for thirty-three years.

No. 217. This shop occupies the third floor of the proprietor's dwelling house. It is clean, with good light and ventilation. The proprietor has been in this country fourteen years.

No. 218. This is a roomy clean shop, with good light and ventilation, occupying the third floor of a building devoted exclusively to business purposes. The proprietor has been in this country for twenty-eight years.

No. 219. This shop occupies a store-room on the first floor front, and is admirably adapted to the business of manufacturing clothing, as it is roomy, well lighted, with good ventilation and kept in very clean condition. The proprietor has been in this country twenty-four years.

No. 220. This is a clean, well conducted shop, located on the third floor of the dwelling occupied by the proprietor. It is well lighted with good ventilation, but on account of the stringency of the times, proprietor is unable to secure enough work to keep him busy. He has been a resident of this country forty years.

No. 221. This shop is on the third floor of a neat clean dwelling house. It is a clean, well lighted and ventilated room, and not used for any domestic purposes. Proprietor has been in this country nine years.

No. 222. This shop is on the third floor of an exceedingly neat and clean dwelling house. Work-room is not used for any other purposes, and is clean, well lighted and ventilated. Proprietor has been in the country thirty-eight years.

No. 223. This shop is on the first floor front of a dwelling house, which is occupied by the proprietor. Work-room and dwelling are clean and neat. Proprietor has been in the country forty-one years.

No. 224. Shop is on the third floor of a clean and comfortable dwelling house occupied by the proprietor and his family. Work-room is well lighted and ventilated and scrupulously clean, as the greater number of houses occupied by Germans. Has been in the country twenty-one years.

No. 225. This shop occupies store-room on the first floor of a house occupied by the proprietor. Work-room and dwelling part of house are clean and comfortable.

No. 226. This shop is on the first floor front room of a house occupied by the proprietor's and another family. Proprietor has been in the country thirty-four years and was in the Union army three years during the late war. He complains greatly of the hard times.

No. 227. This shop is in a store-room on the first floor of a house in which the proprietor resides. It is a clean and well kept house, Proprietor has been in the country forty-six years.

No. 228. This shop is on the ground floor of a clean dwelling house. The proprietor and his wife are the only people at work. House and work-room very clean.

No. 229. This shop is located in the front room third floor of a very clean dwelling house; work-room not used for any other purpose. Work very dull at present and he has nothing to do.

No. 230. Shop is in the front room first floor. Proprietor has only one man employed. It is a small but exceedingly clean room. Work very dull with proprietor.

No. 230. This shop is in a two-story brick building which was built for a work-shop. It is in the rear of a dwelling house, but is not connected therewith. It is an exceedingly well lighted and ventilated shop. Proprietor has been in this country twenty years.

No. 232. This shop is on the entire third floor of a neat, clean dwelling house. No domestic duties performed in the work-room which is clean, well ventilated and lighted. The proprietor has been in the country fourteen years.

No. 233. This shop takes up the entire second floor of a building which is used exclusively for business purposes. It is a large, well lighted and ventilated room, and proprietor has had forty hands employed in prosperous times, and his sewing-machines are operated by a gas engine. Now he has nothing at all to do.

No. 234. This shop is on the third floor of a building, the two lower floors of which are used as a flour and feed store. Shop is clean, well lighted and ventilated, but the proprietress has very little work and complains of the low prices.

No. 235. This shop is in a two-story building, the whole of which is devoted to the manufacture of clothing. It is on a small street in the rear of proprietor's dwelling house, and shop owned by him. Proprietor takes some care of the comfort and convenience of his employes, as he has a room on the lower floor, which is used for a dressing room for his female employes and in which they eat their dinners—those who bring them. Has been twenty-eight years in country.

No. 236. This shop is in a store-room on the first floor of a dwelling house occupied by the proprietor. It is a neat, clean house and the work-room is well lighted and ventilated. Proprietor born in this country.

No. 237. This shop occupies the entire third floor of a nice clean dwelling house occupied by the proprietor. No domestic duties carried on in work-room which is a large, clean, well lighted and ventilated room.

No. 238. Shop is in the front room, second floor of a clean and well kept dwelling house, occupied by the proprietor. Work-room not used for any other purpose.

No. 239. This shop is on the second floor of a building, lower floor of which is a manufactory of pearl buttons. He has facilities for working a large number of hands, and in prosperous times the sewing machines are operated by a gas engine, but he can only employ seven now and has not steady employment for these.

No. 240. This shop is on the second floor of a neat, well kept dwelling house. Proprietor has no work at present.

No. 241. This shop is in a two-story brick building built expressly for the manufacture of clothing, and it is not connected with the dwelling house. It is a large, well lighted and ventilated shop. Proprietor gets 70 cents for making coats for which a year ago he received \$1.25. He has been in the country eleven years.

No. 242. This shop occupies the entire third floor of a large dwelling owned and occupied by the proprietor. In prosperous times he employes from thirty-five to fifty hands. He has been in the country twenty-five years and is a thrifty, prosperous man.

No. 243. This shop is on the entire third floor of a dwelling house occupied by the proprietor. He has facilities for a large number of hands, but cannot get work to do.

No. 244. This shop is in the front room on the first floor of a dwelling house occupied by the proprietor who has been in the country twenty-two years. The work-room is clean, but owing to the kitchen being in the adjoining room, an unpleasant odor permeates the place.

No. 245. This shop is in the two lower rooms of a dwelling house occupied by the proprietress who is a widow and carries on the business which was established by her late husband. House and shop neat and clean. Proprietress has been twenty-five years in the country.

No. 246. This shop occupies the third floor of a house which is occupied by the family of the proprietor, and one other. Work-room is well lighted and ventilated and the whole house is clean and well kept.

No. 247. This shop is located on the third floor of a dwelling house which is occupied by the proprietor. House and work-room exceedingly neat and clean. Shop well lighted and ventilated.

No. 248. This shop takes in the entire third floor of a comparatively new dwelling house occupied by the proprietor. Shop well lighted and ventilated, and the dwelling part of the house is neatness personified.

No. 249. Shop is on the second floor of the back building of a dwelling house which is occupied by the proprietor. It is a clean and well ventilated place and not used for any purpose other than a work-room. Owing to the stringency of the times proprietor is entirely idle.

No. 250. This shop is in the store room on first floor of a new building, dwelling part of which is occupied by the proprietor. He makes the finer quality of coats, and is comparatively busy.

No. 251. This is a large building which is occupied entirely by the proprietor as a work-shop. He purchases condemned U. S. army uniforms, renovates them and alters them for band uniforms. It is a clean and comfortable place.

No. 252. This shop is on the third floor of a scrupulously clean and neat dwelling house, which is occupied by the proprietor, who has been in the country thirty-eight years. He has no work at present.

No. 253. This shop is on the third floor of a large and exceedingly clean dwelling house. Proprietor complains of the low prices for work which now prevail.

No. 254. Proprietor of this shop has no work at present. It is on the third floor of a neat, clean dwelling house. He has been twenty-eight years in the country and always had plenty of work until the last six months.

No. 255. Shop is on the third floor of a dwelling house occupied by the proprietor. House and work-room scrupulously clean. This man is what is termed a ladies' tailor.

No. 256. This shop is on the third floor of a dwelling house. Shop is well lighted and ventilated, but proprietor has no work at present.

No. 257. This shop is in the third story back building and is a large, clean, well lighted and ventilated room. Proprietor died recently and the widow has no work.

No. 258. Shop is on the third floor of a dwelling house and occupies two rooms. The remainder of the house is occupied as a dwelling by the proprietor. Proprietor has been in the country thirty years and says he never experienced such times before.

No. 259. Shop is on the third floor of a large dwelling house which is occupied by the proprietor who makes a good grade of coats. He has been twenty-five years in the country.

No. 260. This shop is on the third floor of a small dwelling house. The work here is done by females, one man being employed as a presser. Shop and house clean and well kept.

No. 261. Shop occupies the entire third floor of a dwelling house, occupied by the proprietor. House and shop clean and well ventilated. Employes work by week and get from \$8 to \$13 per week. Women from \$4 to \$5.

No. 262. Shop occupies the entire third floor of dwelling house occupied by proprietor. Ventilation and light both good, but unpleasant odors pervade the place. Wages are paid by the week. Men received from \$10 to \$13 per week, and women from \$5 to \$7, when steadily employed. Work ten hours per day according to statement of proprietor.

No. 263. This shop is in the second floor front room of a house occupied by two families. Proprietor lives in room in rear of work-room, which is small, but well lighted and ventilated, but the odor from the living apartments pervades the entire premises.

No. 264. This shop is in the front room on ground floor. Proprietor occupies one room in the rear of the work-room; the remainder of the house is tenanted by another family. Shop and house far from clean, and an evil odor pervades the entire place.

No. 265. This shop is in a large store room on first floor. Work-room is well lighted and ventilated, but it is in a filthy and deplorable condition, and the premises and employes look as if soap and water would be very beneficial to them.

No. 266. This shop is conducted by the same party who is the proprietor of the shop described in No. 265, and premises and employes are in a like condition. The debris of the work-room litters the floor and the dwelling portion of the place is equally filthy.

No. 267. Shop is in the first floor front room of a dwelling house occupied by the proprietor and his family. Shop and dwelling are in comparatively fair condition, with great room for improvement. Proprietor has been in the country nine years.

No. 268. This shop is in the second floor back room. The proprietor is an American and occupies the dwelling part of the house with his family. House and work-room remarkably clean and well kept.

No. 269. This shop is on the third floor of a dwelling house occupied by the proprietor and his family. Proprietor is a German, has been in this country fourteen years, but before coming here, lived many years in London where all his children were born. Himself, three sons and a daughter work in shop. No outside help employed. Shop and house clean and comfortable.

No. 270. This shop is located on the third floor of a back building of a dwelling house owned and occupied by the proprietor. Shop is scrupulously clean as it is scrubbed thoroughly every Saturday when work is being done in it. Proprietor is idle at present, as he says he cannot afford to work for prices offered. He is a thrifty man, who has been in the country forty years and says that he has never been so badly off for work since 1857.

No. 271. This shop is on the second floor of back building of fine, large dwelling house owned and occupied by the proprietor. House and work-room scrupulously clean. Proprietor has been in the country thirty-seven years and says that the present are the worst times he has ever experienced since he has been in the country.

No. 272. This work-room is on the third floor of back building of a large, fine dwelling house owned and occupied by the proprietor, who is an American. Shop has an outside stairway for the employes, and is scrupulously clean. Present proprietor succeeded to the business which was carried on by his father during his life. His father was a German. Proprietor laments the hard times greatly.

No. 273. This shop occupies the second floor of a factory and is a large, well lighted and ventilated room. Sewing machines are operated by a gas engine. Proprietor, who is an American, finds very little to do and prices greatly reduced from those of the first six months of 1893.



STRIKES DURING THE YEAR 1893.

There were fifty-three strikes during the year, against twenty-six in 1892; one of which, by the employes of the Lehigh Valley Railroad Company, is reported at length elsewhere in this article. Thirty-four were by coal miners in the bituminous coal region; iron and steel workers, nine; carpet weavers, four; curtain weavers, two; china ware manufacturers' employes, one; cloak makers, one; journeymen plasterers, one; being the employes of twenty-five firms in Philadelphia. In 1892 the strikes against a reduction of wages were three; in the present year there were thirty-four strikes against a reduction. In 1892 three strikes of the twenty-six succeeded; in 1893 there was not one successful strike. The number engaged in the strikes was 9,501, the number involved 17,308, being a total of 26,809.

The estimated loss in wages incurred by the striking employes was \$1,395,423.75. The loss of the employers is estimated at \$131,650.

CAUSES, ETC. OF STRIKES.

For increase of wages,	6
Against reduction,	34
For recognition of labor organizations,	3
For semi-monthly pay,	1
Miscellaneous causes,	8
Estimated employes' loss in wages,	\$1,395,423 75
Estimated employers' loss,	\$131,650 00
Number engaged in strikes,	9,501
Number involved in strikes,	17,308
Steam railroad employes,	1
Coal mining,	34
Iron and steel works,	9
Carpet weaving,	4
Curtain weaving,	2
China ware manufacturing,	1
Cloak making,	1
Plasterers,	1
Total,	53

Succeeded, none; partly, four.

A number of strikes amongst the carpet weavers in Philadelphia not having been settled at the first of the present year are not included.

STRIKES AND

INDUSTRIES.	LOCALITY.	CAUSE OR OBJECT.	Ordered by labor organization.
Coal mining,	Courtney,	Against a reduction of wages,	Yes,
Coal mining,	McKeesport,	Against a reduction of wages,	No,
Coal mining,	Fayette county,	Against a reduction of wages,	No,
Coal mining,	Fayette county,	Against a reduction of wages,	No,
Coal mining,	West Brownsville,	Against a reduction of wages,	Yes.
Coal mining,	Woods Run,	Against a reduction of wages,	No,
Coal mining,	Woods Run,	Against a reduction of wages,	No,
Coal mining,	West Elizabeth,	Against a reduction of wages,	No,
Coal mining,	Rock Run,	Against a reduction of wages,	No,
Coal mining,	Washington co.,	Against a reduction of wages,	No,
Coal mining,	Dravosburg,	Against a reduction of wages,	No,
Coal mining,	Washington co.,	Against a reduction of wages,	No,
Coal mining,	Elizabeth,	Against a reduction of wages,	No,
Coal mining,	Sunny Side,	Against a reduction of wages,	No,
Coal mining,	Camden,	Against a reduction of wages,	Yes,
Coal mining,	Elizabeth,	Against a reduction of wages,	No,
Coal mining,	Hilldale,	Against a reduction of wages,	Yes,
Coal mining,	Fayette City,	Against a reduction of wages,	No,
Coal mining,	Brownsville,	Against a reduction of wages,	Yes,
Coal mining,	Brownsville,	Against a reduction of wages,	No,
Cloak making,	Philadelphia,	Objection to foreman,	Yes,
Carpet weaving,	Philadelphia,	Dispute about measurements,	No,
Coal mining,	West Brownsville,	For an increase of wages,	Yes,
Coal mining,	West Pittston,	For shorter hours of labor, . . . . .	...
Coal mining,	Nanticoke,	For an increase of wages,	No,
Coal mining,	Nanticoke,	For an increase of wages,	No,
Iron and steel works,	Pittsburgh,	For shorter hours of labor,	Yes,
Coal mining,	Hackets Station,	Refusal of firm to recognize miners' organization.	Yes,
Curtain weaving,	Philadelphia,	Against a reduction of wages,	No,
Plasterers,	Philadelphia,	For an increase of wages,	Yes,
Iron works,	Etna,	For reinstatement of discharged men,	No,
Iron and steel works,	Pittsburgh,	Failure to agree on a wage scale,	Yes,
Rolling mill,	Pittsburgh,	Failure to agree on a wage scale,	Yes,
Coal mining,	Banksville,	Dispute as to method of working,	No,
Iron works,	Conshohocken,	Against a reduction of wages,	No,
China ware manufactory,	Kittanning,	For recognition of labor organization,	Yes,

LOCKOUTS.

ESTABLISH- MENTS.	Number.	Days closed.	Number of persons engaged in strike.	Number of persons involved in strike.	Beginning.	End.	Duration—days.	Succeeded.	Employees' loss.	Employers' loss.
	1	600	200	250	Aug. 1, 1891, . .	April 1, 1893, .	600,	No, . .	\$100,000 00	*
	1	210	130	155	Sept. 1, 1892, . .	March 29, 1893, .	210,	No, . .	61,684 00	\$12,750 00
	1	208	75	85	Sept. 1, 1892, . .	March 27, 1893, .	208,	No, . .	8,000 00	4,000 00
	1	208	130	155	Sept. 1, 1892, . .	March 27, 1893, .	208,	No, . .	*	6,000 00
	1	194	125	137	Sept. 10, 1892, . .	March 23, 1893, .	194,	No, . .	22,500 00	1,200 00
	1	191	150	170	Sept. 10, 1892, . .	March 20, 1893, .	191,	No, . .	51,000 00	10,000 00
	1	191	180	205	Sept. 10, 1892, . .	March 20, 1893, .	191,	No, . .	61,500 00	10,000 00
	2	198	500	575	Sept. 10, 1892, . .	March 27, 1893, .	198,	No, . .	301,875 00	*
	1	196	65	83	Sept. 10, 1892, . .	March 25, 1893, .	196,	No, . .	36,240 00	6,000 00
	1	194	182	300	Sept. 10, 1892, . .	March 23, 1893, .	194,	No, . .	*	*
	1	198	235	267	Sept. 10, 1892, . .	March 27, 1893, .	198,	No, . .	75,000 00	*
	1	201	100	100	Sept. 10, 1892, . .	March 30, 1893, .	201,	No, . .	*	*
	1	200	200	290	Sept. 10, 1892, . .	March 29, 1893, .	200,	No, . .	70,000 00	15,000 00
	1	200	150	200	Sept. 16, 1892, . .	March 29, 1893, .	200,	No, . .	50,000 00	20,000 00
	1	200	275	425	Sept. 10, 1892, . .	March 29, 1893, .	200,	No, . .	72,000 00	10,000 00
	1	195	50	65	Sept. 10, 1892, . .	March 25, 1893, .	195,	No, . .	*	*
	1	197	125	265	Sept. 10, 1892, . .	March 26, 1893, .	197,	No, . .	153,563 75	*
	1	192	107	125	Sept. 14, 1893, . .	March 27, 1893, .	192,	No, . .	28,000 00	3,200 00
	1	98	175	175	Dec. 24, 1892, . .	April 3, 1893, .	98,	No, . .	62,200 00	2,000 00
	1	90	200	200	Dec. 26, 1892, . .	March 27, 1893, .	90,	No, . .	30,000 00	2,560 00
	1	14	40	55	Jan. 10, . . .	Jan. 24, . . .	14,	No, . .	800 00	200 00
	1	7	32	52	Jan. 28, . . .	Feb. 4, . . .	7,	No, . .	500 60	500 00
	1	59	150	200	Feb. 1, . . .	March 31, . . .	59,	No, . .	12,000 00	2,000 00
	1	11	150	425	Feb. 6, . . .	Feb. 18, . . .	11,	No, . .	*	*
	1	4	900	3,100	Feb. 21, . . .	Feb. 25, . . .	4,	Partly,	25,000 00	*
	1	4	200	3,200	Feb. 21, . . .	Feb. 25, . . .	4,	Partly,	*	*
	1	None, .	35	35	Feb. 27, . .	Feb. 27, . . .	None	No, . .	*	*
	1	10	175	190	May 1, . . .	May 10, . . .	10,	No, . .	3,000 00	1,500 00
	1	None, .	42	42	May 24, . . .	May 31, . . .	6,	No, . .	550 00	*
25	.....		750	810	June 5, . . .	July 3, . . .	30,	Partly,	72,000 00	2,000 00
	1	None, .	100	100	June 27, . . .	July 26, . . .	30,	No, . .	25,000 00	*
	1	60	440	640	July 1, . . .	Still on, . . . . .	...	No, . .	*	*
	1	60	300	300	July 1, . . .	Still on, . . . . .	...	No, . .	*	*
	1	None, .	378	488	July 20, . . .	August 14, . . .	23,	No, . .	15,000 00	2,100 00
	1	21	100	100	August 4, . . .	August 18, . . .	14,	No, . .	3,500 00	*
	1	None, .	75	75	August 9, . . .	Sept. 12, . . .	33,	No, . .	8,000 00	*

* Not estimated.

STRIKES AND

INDUSTRIES.	LOCALITY.	CAUSE OR OBJECT.	Ordered by labor organization.
Iron tube works.	Chester,	Against change from day to piece work, . .	No,
Rolling mill,	Chartiers.	For recognition of labor organization, . . .	Yes,
Coal mining,	Westmoreland co.,	Against a reduction of wages,	No,
Coal mining,	Belle Vernon, . .	Against a reduction of wages,	No,
Coal mining,	Clearfield co., . .	For semi-monthly pay,	Yes.
Iron furnace,	Coushockeen, . .	Against a reduction of wages,	†
Curtain manufactory,	Wilkes-Barre, . .	Against a reduction of wages,	Yes,
Coal mining,	Blumen,	Against a reduction of wages,	Yes,
Iron and steel works,	Pittsburgh,	Against being compelled to sign individual agreements.	Yes,
Carpet weaving,	Philadelphia, . . .	Against a reduction of wages,	No,
Carpet weaving,	Philadelphia, . . .	Against a reduction of wages,	†
Coal mining,	Shire Oaks,	Against a reduction of wages,	Yes,
Carpet weaving,	Philadelphia, . . .	Against a reduction of wages,	†
Coal mining,	Snowden,	Against a reduction of wages,	†
Coal mining,	Gastonyville, . . .	Against a reduction of wages,	†
Coal mining,	Belle Vernon, . .	Against a reduction of wages,	No.

† Do not know.

LOCKOUTS—*Continued.*

ESTABLISH- MENTS.		Number of persons engaged in strike.	Number of persons involv- ed in strike.	Beginning.	End.	Duration—days.	Succeeded.	Employees' loss.	Employers' loss.
Number.	Days closed.								
1	4	50	100	August 10, . . .	August 14, . . .	4,	No, . .	\$164 00	*
1	None, .	300	300	August 22, . . .	Sept. 26, . . .	34,	No, . .	6,000 00	\$1,000 00 ¹
1	13	260	260	Sept. 1, . . .	Sept. 13, . . .	12,	Partly,	5,000 00	1,000 00 ¹
1	24	175	191	Sept. 1, . . .	Sept. 28, . . .	27,	No, . .	3,600 00	1,200 00 ¹
1	None, .	275	215	Sept. 2, . . .	Sept. 9, . . .	7,	No, . .	*	*
1	14	84	130	Sept. 2, . . .	Sept. 16, . . .	14,	No, . .	2,477 00	*
1	None, .	46	600	Sept. 12, . . .	**	. . .	No, . .	8,970 00	3,000 00
1	7	175	195	Oct. 1, . . .	Oct. 9, . . .	7,	No, . .	3,000 00	*
1	3	150	350	Oct. 20, . . .	**	. . .	No, . .	7,500 00	500 00
1	26	33	57	Nov. 20, . . .	Dec. 20, . . .	26,	No, . .	2,550 00	1,100 00
1	None, .	. . . .	. . . .	Nov. 25, . . .	Dec. 8, . . .	12,	No, . .	*	*
1	15	115	134	Nov. 27, . . .	Dec. 12, . . .	15,	No, . .	*	*
1	None, .	100	160	Nov. 27, . . .	Dec. 20, . . .	23,	No, . .	5,000 00	*
1	9	140	140	Nov. 27, . . .	Jan. 6, 1894,	40,	No, . .	2,950 00	900 00
1	17	177	177	Nov. 27, . . .	Dec. 14, 1893,	17,	No, . .	4,000 00	1,200 00
1	3	200	200	Nov. 30, . . .	Dec. 4, . . .	3,	No, . .	800 00	*

** Strikers discharged.

* Not estimated.

THE LEHIGH VALLEY STRIKE.

The strike of the employes of the Lehigh Valley Railroad, which began at midnight, November 18, and ended on December 6, was the most important one which occurred in this State during the year 1893.

This, unlike the generality of other strikes, was not for an increase of wages, although that question was one of the issues. Nor was it against a reduction, but seemed to be principally in consequence of a refusal of the railroad officials to receive or hold conferences with the "grievance committees" of the railroad hands. They (the officials) professed their willingness to listen to the complaint of any individual who felt himself aggrieved, but absolutely refused to receive any committee of the various organizations of railroad employes.

This was the state of affairs in the early part of November, and on the 16th of that month a meeting of the general officers of the railroad organizations, together with a committee of the employes of the Lehigh Valley road, met in Philadelphia and prepared the following letter, which was forwarded to President Wilbur, of the Lehigh Valley railroad:

"During the months of June and July a committee of your employes, representing the locomotive engineers, locomotive firemen, conductors, brakemen, and telegraph operators, met Mr. Voorhees, general manager, and laid before him what was by them termed grievances, and which they asked to have redressed. They first sought an interview as representatives of the various organizations of which they are members, but on request of the general manager they waived that feature and met him as a committee of employes; and at the final interview an understanding was reached and Mr. Voorhees agreed to post on bulletin board what he had agreed to give them. While was done in part—the bulletin was posted—it did not contain all that was agreed to, and that which was posted has not been carried out; and, consequently the men feel that they have a just cause for complaint. This being the general feeling, the committee were instructed to endeavor to see if the bulletin could not be lived up to. The committee repaired to Bethlehem and sought an interview with General Superintendent Wilbur, and it need not be added that the position taken by him in refusing to meet any committee of employes was surprising to the men. There was no other course to pursue except to go to Philadelphia and see if Mr. Voorhees would adjust the matter. They accordingly went to Philadelphia and sought an interview with General Manager Voorhees and were still further surprised to find that he took the same position as that of Mr. Wilbur, general superintendent.

"The surprise was much greater in the latter case than in the former because of the fact that at the time the committee met him in July he particularly invited them to come to him at any time when they felt they were not being treated as they should be. This change of front on the part of Mr. Voorhees is unaccountable, and the men, feeling that they have acted honorably all through this matter, and having exerted all their efforts to have the matter adjusted, called upon the grand officers of their organizations to come to their aid. The grand officers answered their call and endeavored to obtain an interview with the general manager, and were refused. The matter in its entirety was reported back to the men, and in accordance with the law of the organizations of which they are members, and in order to get the correct feeling of the men, they are required to vote on accepting the conditions which prevail or leaving the service

of the company. We are in possession of the feelings of the men by their own expression over their signatures, and in order to show that all reasonable steps have been taken to amicably adjust the differences which exist and to continue the friendly relations which have heretofore existed, we make a final appeal to you, as the President of the Lehigh Valley Railroad Company, to grant us an interview at your convenience, for the purpose, if possible, of taking up the differences for adjustment. Trusting that you will see the justice of and grant our request, we remain,

Yours respectfully,"

The letter was signed by the members of the committee.

The president, having made no response, a strike was ordered, and went into effect at midnight on November 18, 1893.

The officials of the railroad employes' organization, who had still remained in session at Philadelphia, then prepared the following statement, complaining that Acting General Manager Voorhees, of the Lehigh Valley Railroad Company, had not kept faith with them in various matters. The following statement was published in the newspapers of November 20:

"The question at issue is the right of the employes of the Lehigh Valley to delegate a committee of their fellow workmen to represent them in presenting their grievances to the officials of the company. It is not a question of labor organizations at all. General Manager Voorhees has refused to recognize the committee of employes and the strike is the result. Another matter I wish to call attention to is the fact that General Manager Voorhees omitted from the bulletin these articles, which were agreed upon by him and the committee of employes last August:

"First.—Conductors or trainmen deadheading over their division by orders shall be allowed a day's pay.

"Second.—The oldest baggage masters in the service shall have the preference in baggage crews in all cases of vacancies.

"Third.—That uniformed men will not be required to couple and uncouple hose at places where engines are changed and trains made up.

"Fourth.—In all cases of vacancies the same shall be posted on the bulletin board for the space of two weeks if necessary.

"Fifth.—All lamps in passenger trains will be cleaned, coolers properly watered and iced except in cases of actual emergency.

"Sixth.—When traffic is so light that crews in service will not be enabled to make reasonable time the crews will be taken off, beginning with the youngest, until the crews left will be enabled to make reasonable time—say twenty days per month.

"Seventh.—That in the employment of trainmen the preference is to be given to experienced men.

"Eighth.—Brakemen shall not be compelled to ice refrigerator cars.

"Ninth.—Conductors and engineers shall have some mode of transportation provided for them—a monthly or quarterly pass over their respective divisions. Any conductor or engineer abusing this privilege shall be debarred from its use.

"Tenth.—The proper officers of the company will listen to any reasonable complaints made by any conductor or trainman, or by a committee of the same, provided notice is given in writing as to the subject of complaint, and special appointment as to time and place to consider the same; and they shall have the right to have their representatives present at the hearing as witnesses.

"He also agreed to give the engineers in the road and yard service \$3.25 per day, but the bulletin calls for only \$2.75, \$3.00 and \$3.25. In regard to Mr. Voorhees' statement relative to the question of passes, the understanding with the committee was that the engineers and conductors, as stated by him, were to be furnished passes, and also, as stated by him, that it was not conceding to them any right, but was agreed to as a matter of courtesy or favor to those two branches of the service. There was not, however, any understanding on the part of the committee that this was not to be made a part of the agreement.

"Relative to the statement that passes had been furnished, it is true that some of the engineers and conductors have been furnished with such transportation, while others have not. It would appear that there was an evident intention at least to discriminate against some of the men in the issuing of this transportation.

"The question has been raised by President Wilbur that the agreement made and to which the men have lived up, was made with the Philadelphia and Reading Railroad Company. He implies by this that at the time of the abrogation of the lease the agreement ceased to be effective. As a matter of fact, the agreement was not issued by Mr. Voorhees and posted until after the abrogation of the lease, although, of course, it was made prior to that time. In order to still further strengthen the position of the men in believing that the abrogation of the lease would in no way affect the agreement, it might be well to quote a remark of Mr. Voorhees at the time the conference was held last August. During a conversation with regard to the Reading Relief Association Mr. Voorhees made this remark: 'We believe that the Philadelphia and Reading Relief Association is a good thing. The men in our service must comply with our rules or they need not stay with us. I may further say it is none of your business, as Lehigh Valley Men, what our rules are on the Philadelphia and Reading.' This remark would of itself create the impression in the minds of the men that the abrogation of the lease would in no way affect the agreement as applying to the employees of the Lehigh Valley Company."

The strike having gone into effect as stated, the usual results of railroad strikes soon began to be visible; trains were abandoned by their crews, who were members of the various organizations of railroad employees. The strike, occurring as it did in the midst of a season of unusual depression, caused a great deal of comment. The officials of the railroad employees' organization asserted that the question of increased wages did not have much bearing on the matter, but the failure of the railroad officials to listen to their grievances, or to take any action looking to their alleviation, was the cause of their having ordered the men out. The office of the company in Philadelphia was daily beseiged by men who seemed to be ready and willing to take the places of the strikers, and such of them as were selected were dispatched at once to the scene of the trouble and were set to work.

The following letter was sent to each striking employe of the Wyoming division:

Office of the Lehigh Valley Railroad Company, Wilkes-Barre, Pa., Nov. 20, 1893.

Mr.

Dear Sir: The President has directed that the business of the Lehigh Valley Railroad be resumed.

In accordance with his direction you are hereby ordered to report for duty at the trainmaster's office at 8 o'clock tomorrow morning. Failure on your part to comply with this order will be considered sufficient evidence that you voluntarily retire from the service of the company.

(Signed.)

O. O. ESSER,
Superintendent.

President Wilbur, on November 21, issued a bulletin to the striking employes in which he said that he would always be glad to receive such of them as considered that they had a grievance as individuals, but that he desired each aggrieved man to tell his own story. This admission by the president was regarded by the strikers as a sign of weakening on the part of the railroad officials; meanwhile they (the strikers) were doing a great deal of missionary work, as they termed it, in the matter of persuading such of the men as had not already gone out, to join them; also by offering inducements to the men who had been employed to take their places, to quit work. Meanwhile the operations of the road had been greatly retarded by the frequent blockading of trains at various points, and much anxiety began to be felt by the coal operators and miners that the subsequent stoppage of mining would be the result of the trouble if there was not a speedy settlement. The engineers threatened that they would not permit the United States mails to be carried if passenger coaches were coupled to the mail cars. On November 22, the fears of the coal operators began to be realized when fifty-seven collieries about Hazelton and Delano were shut down, and a number of others along the Lehigh Valley were already idle. On this date 175 men left New York and 180 from Philadelphia, having been engaged to take the place of the strikers, and while the officials of the company asserted that their situation was steadily improving, the members of the "Grievance Committee," who were still in session in Philadelphia, claimed that an entirely different state of affairs prevailed, and that freight was piled up at all points of the road and at Jersey City for lack of cars to move it, and that from 2,000 to 2,500 of their men had joined the ranks of the strikers.

On November 22 an office was opened by the company at 141 Swanwick street, a small thoroughfare west of Sixth and Walnut streets, Philadelphia, where men were recruited to take the places of the strikers, and a large number of men, who had had some experience in railroading, were engaged. The men were carefully examined as to their knowledge of the duties of the positions for which they were applicants, and were informed that while the company would give them all the police protection possible, it would in no wise hold itself responsible for any injury to them which might be inflicted by the strikers or their adherents.

Up to this time, except as we have before stated, only a few individual cases of assault had occurred. The proceedings were con-

ducted in an orderly manner, and each side claimed to have gained ground; the company claiming to be able to get as many men as were needed to move their trains, while the strikers' committee claimed that the business of the road was in a deplorable condition, by reason of the incapacity of the new employes. On November 22 there was given out for publication by Mr. J. H. Rice, leader of the Wyoming division strikers, a copy of a letter which was sent by a committee of the employes on October 24 to Mr. R. H. Wilbur, General Superintendent of the road, and his reply thereto:

Bethlehem, Pa., October 24.

To R. H. Wilbur, General Superintendent:

Dear Sir: We are advised that the matter rests entirely in your hands. We would ask that you grant this committee an interview at your earliest convenience. The matters to be brought before you are to the effect that the concessions granted at the conference on August 3, have not been lived up to. The fact is there are employes who have been discharged without any investigation or a hearing. These men are with us to plead their own cause, and are considered as employes and entitled to a seat on the committee until such investigation has been granted in the presence of actual witnesses as required by rule. As a committee the concessions spoken of above were granted to us, and as a committee we ask an interview. If you fail in this we will be obliged to call the entire Federation Board with our grand officers. We await your answer.

Signed,

J. L. HUGHES,
W. E. PRESTON,
E. DAVID,
J. H. RICE,
J. H. CLARK,

Bethlehem, October 24, 1893.

To Mr. J. H. Clark:

Dear Sir: I have just received a communication of this date signed by J. L. Hughes, J. H. Rice, E. David, W. E. Preston and J. H. Clark, employes of this company, requesting me to meet the committee who called upon me yesterday, and hear their grievances. I am compelled to decline to grant this request to meet any committee of employes, but will be glad to meet any employe who has any grievance, and will have no objection to his bringing one or two fellow employes with him in order to state his case for him if he so desires.

Signed,

Yours truly,

ROLLIN H. WILBUR,
General Superintendent.

President Wilbur was in Philadelphia on November 23, and practically admitted that the strikers were more strongly intrenched in their opposition to the company than ever before, when he stated that the sheriff of Bradford county had called on the Governor for troops to protect the railroad's interests at Sayre in that county. He said the company was ready to re-employ such of the strikers as applied for work and had not made themselves obnoxious, without any question as to whether they belonged to labor organizations or not;

leaving that phase of the question to be disposed of at some future time.

Meanwhile all the members of the Grievance Committee, except the chairman, were at various points along the Lehigh Valley encouraging the strikers, and they reported that great damage was being done to the company's property in the "burning out" of locomotives by incompetent engineers and a tremendous pressure was being brought to bear on the officials of the road by prominent business men, to the end that some sort of an agreement might be made with the striking employes, so that business might be resumed, as there was no disguising the fact that the moving of trains was being greatly retarded, although the officials of the road claimed that there was a steady improvement in this regard.

Meanwhile the recruiting office in Philadelphia was daily thronged with men seeking employment, a majority of whom, however, had not had any previous experience at railroading. The strikers were also well represented at the recruiting office, and did their best to dissuade those men who had been hired from taking service with the company.

The chairman of the committee of the railroad employes in Philadelphia claimed to have received a dispatch on November 23, that several locomotives on the road had been disabled by being "burned out," which, in railroad parlance, means that the crown sheets of the boilers were destroyed by the engineer's carelessness in permitting the water in the boiler to get too low, which the chairman claimed would entail an expense for the repair of each locomotive varying from \$1,000 to \$1,500. Rumors of serious accidents from collisions were also frequent at this time. The Governor refused to call out the National Guard at the request of the sheriff of Bradford county, but the officers of the various military organizations in the eastern part of the State sent out notices to the men of their commands to hold themselves in readiness for active service.

The Lehigh Valley railroad transports, on an average, 5,000,000 tons of coal annually for the individual operators of the region through which it runs; and it being the season in which the product was in the greatest demand, they desire, of course, to get as much as possible to tide-water and the continuation of the strike was affecting them in a most material manner in compelling them to shut down their collieries, and thus subjecting them to great loss. The operators therefore asked for a conference with the officers of the various organizations interested in the strike at Wilkes-Barre. This was somewhat of a surprise to the strikers, but they readily granted the request. The proceedings of the conference were not made public, but the strikers professed to have received much encouragement from the operators which gave them renewed hopes of succeeding, which

they claimed they were sure to do, as there were funds sufficient in their treasuries to prolong the strike for a year if necessary.

On November 26th the railroad officers professed to have received information that the strikers had commenced seriously to interfere with the running of trains, as the new crews had been stoned while on the run between Wilkes-Barre and Sugar Notch. While the leaders of the strike deprecated all attempts at violence, many rumors were afloat to the effect that the employes of the Delaware, Lackawanna and Western and the New Jersey Central railroads were also about to strike in sympathy with them.

On November 27th the officials of the railroad company received a proposition from the State Boards of Arbitration of New York and New Jersey to act as mediators between the company and the strikers. President Wilbur sent the following reply:

"I am much obliged to you for your telegram, but at present there does not seem to be any occasion for arbitration, as there is no issue whatever between our employes, as such, and the company."

The striking employes were very much incensed at the rioting of the day before at Sugar Notch, and their chairman, Mr. John H. Rice, waited on the sheriff of Luzerne county and offered the services of as many Brotherhood men as he deemed necessary for the maintenance of order along the road. The sheriff was undecided at first, but finally decided to accept the offer. The strikers also addressed a lengthy communication to the public in which they repudiated all responsibility for the lawless acts of the preceding day.

The officials of the company claimed to have moved on Saturday and Sunday, 25th and 26th, 380 freight and coal trains, a total of 6,348 cars, and claimed to have as many employes as they needed. Great damage continued to be done to the locomotives, and on November 27th, twenty-one disabled engines were in the round house at Sayre where mechanics were at work repairing them as speedily as possible. Several wrecks had occurred on the road, one of which caused fully \$30,000 damage.

The joint arbitration boards of New York and New Jersey, which President Wilbur had at length decided to meet, held a conference with him at Bethlehem, November 28th, in order to ascertain what concessions, if any, he would make to terminate the strike, General Manager Voorhees also was present. At the conclusion of the meeting, President Wilbur issued the following statement:

"The company agrees to take back as many of its old employes as it has places for, without any prejudice on account of the fact that they struck or that they are members of any labor organizations; that when in the employ of the road, committees from the various classes of employes will be received as stated in the bulletin of November 21, and their grievances considered and justly treated, and that in employing men in the future the company will give the preference to former employes when the strike is declared off."

The board of arbitrators on the same evening arrived in Philadelphia and had a conference with the strikers' grievance committee, when the statement of President Wilbur was submitted to Chairman Clark, and the views expressed by the railroad officials at Bethlehem were given out, which contained no concessions whatever, beyond the assurance that vacancies would be filled by old employes should they withdraw from the ranks of the strikers.

The news from Wilkes-Barre on the 29th was not of a very encouraging nature. Five wrecks which had taken place on that day on the Wyoming division, did not argue well for the capacity of the new men. These wrecks came very nearly causing a strike on the New Jersey Central, for owing to a block on the Lehigh Valley, by wrecks, a passenger train was sent by Jersey Central, which caused such indignation amongst its employes that a strike was threatened and an order was issued by the officials forbidding their employes to lend any assistance whatever to the Lehigh Valley people.

The condition of affairs on December 1st showed no material change. It was generally expected and believed that Chairman Clark would issue the long-expected order for the Brotherhood men to make the best terms they could with the company, and go back to work again, but he did not do so. In fact, he stated publicly that he proposed to use all honorable means in his power to make as strong a fight as he could against the company. He said they were sustained by the hope that the company would be forced to give in by reason of the serious damage to the company's rolling stock and from the fact that the Brotherhood had succeeded in keeping their forces together in spite of the temptation quietly to go back to the company's employ. Word reached the strikers' headquarters, in Philadelphia, that a freight locomotive had blown up near Waverly and two of the crew had been fatally scalded through the engineer's carelessness in allowing the water to get too low in the boiler. The engineer was one of the new employes.

About this time the elements came to the assistance of the strikers, as a snow storm commenced along the line of the road which made the running of trains exceedingly hazardous for the new men, and several serious wrecks occurred on Friday and Saturday, December 1st and 2d, and several of the train hands were either killed outright or seriously injured; and twenty-seven burned out engines were reported as being laid up at Sayre and twenty-four more at other points of the road, and the mechanics in the shops were working double time in repairing them. The company officials asserted that in the majority of these and other cases the damage had been done by men who had taken service with them while really being allies of the strikers and that the damage was purposely done. This the Brotherhood officials strenuously denied. However, President Wilbur issued the following statement:

"The Lehigh Valley Railroad Company will pay \$500 reward to all sheriffs, deputy sheriffs, policemen, constables, or any other persons, for information that shall lead to the detection and conviction, in each case, of any person or persons, who have, since November 18, or may hereafter maliciously interfere with the property of this company with intent to cause accidents to its passengers or interruption to its business."

On December 3d President Wilbur received another communication from the arbitration boards of New York and New Jersey, asking for a conference with him, and Mr. Wilbur agreed to meet them in Bethlehem, thinking that they would bring some definite proposition from the strikers. Meantime the new men were suffering greatly for proper food and quarters, as in several of the towns along the line the proprietors of hotels and boarding houses had refused to entertain them, and they were quartered in the station buildings and passenger cars. On December 4th the strikers received more encouragement from the fact that all the telegraph operators on the Hazleton division left their keys and joined their ranks. This greatly embarrassed the company by interfering with the workings of the "Block" system, which had been inaugurated the day before. On the afternoon of the above date, the officials of the railroad employes and the boards of arbitration met at Bethlehem, but no information was given for publication.

The condition of things at this time remained about the same as on the two preceding days; the new men, in a great many instances, abandoned their trains and joined the ranks of the strikers.

On December 5th meetings were held at Bethlehem from time to time during the day between President Wilbur and the other Lehigh Valley officials, and the State boards of arbitration of New York and New Jersey. The arbitration board also had frequent conferences with the grievance committees of the Lehigh Valley and New Jersey Central roads, and Chairman Clark of the strikers' committee, and before daylight on the morning of December 6, the strike was declared off to the satisfaction of the company's officials, the Brotherhood chiefs and the members of the arbitrary boards, and dispatchers from General Manager Voorhees and Grand Chief Conductor Clark of the strikers' committee were for the first time since the inception of the strike on November 18th of the same tenor, and carried the news to the old employes and officials alike, that one of the most memorable strikes in the history of labor troubles had been declared off at Bethlehem, at 3 a. m. December 6th.

The company agreed to restore to duty as many of the old employes as there were places for, but refused to discharge any men who had been employed by them and who were competent. This was not relished by the old employes, some of whom, notably the telegraphers, refused to return to work unless all could be restored to their places in a body.

Special Report of the President of the Lehigh Valley Railroad.

Lehigh Valley Railroad Company,
General Office, 228 South Third Street.

Philadelphia, December 12, 1893.

To the Board of Directors of the Lehigh Valley Railroad Company:

I beg to report, for the information of the Board, that the strike extending over the whole of our system, beginning Saturday, November 18th, at 10 p. m., ended Wednesday morning, December 6th, at 2.45 a. m. I append approximate estimates from the General Traffic Manager and Superintendent of Motive Power, of losses to freight and equipment. These losses, as well as the general loss of traffic, and increase of expenses through the strike, will be reflected in the monthly statements of earnings for November and December:

Damage to locomotives,	\$46,000 00
Damage to cars,	19,000 00
Damage to freight in wrecks,	9,450 00
Damage to perishable freight by delay,	2,550 00
<hr/>	
Total,	\$77,000 00
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It has been assumed by many that the strike grew out of a refusal on the part of the officials of this company to discuss grievances with its employes, or to carry out the rules adopted by Mr. Voorhees and posted August 7th last.

To correct this misapprehension I submit copy of a report, issued August 15th last, by the chairman and secretary of the "general grievance committee," so called, of the Lehigh Valley system, which report clearly foreshadows the action of the brotherhood committee, calling themselves a committee of employes, which demanded recognition, failing which, they would "be obliged to call the entire Federal Board, with their grand officers, to Bethlehem."

It will be seen by this and the circular addressed to all members of the Order of Railway Telegraphers, copy of which is herewith submitted, as well as by statements made by Mr. Arthur, quoted in the Philadelphia morning papers of December 4th, and which I assume are correctly reported, that for the first time in the history of railroads the federated unions have united with the local organizations in an attempt to force recognition of, and submission to, demands which, if acceded to, would, in the opinion of the officers of your company, take the management of your property out of the hands of its stockholders and their representatives

I submit also, as a part of this report, the further history of the

strike furnished by me at the request of the Philadelphia Public Ledger, and printed in its issue of 7th inst.

E. P. WILBUR,
President.

Office of Chairman General Grievance Committee, Lehigh Valley
System.

Pittston, Pa., August 15, 1893.

Brothers: We have concluded our labors in your behalf for the present, and although we did not get all that was desired, in my judgment we have accomplished a great deal—more, indeed, than our grand officers expected we would get.

When you take into consideration the present financial condition of the country, and the number of idle men roaming around, I am sure you will believe with me that the time is not propitious for us to make a stand. We used all the arguments that we could to accomplish more, but it was of no avail. After our interview with Mr. Voorhees we had a session of three hours' duration, wherein we discussed the situation thoroughly. We came to the unanimous conclusion to accept what concessions were offered.

We have all agreed that we have gained an important point in the mere matter of the officials meeting us and discussing our grievances. It is the first time in the history of the Lehigh Valley Railroad that such a thing has occurred. Our foundation is now laid, and we are recognized. Although the officers would not openly recognize us as brotherhood men, they full well know that no man was present at the meeting who is not a brotherhood man, and in the discussion often referred to our different organizations.

The different superintendents were called down in great shape before Mr. Voorhees, and he gave us to understand that any grievances presented by any committee should receive the proper consideration from them. In fact, he told them so in our presence. He told them that he would not tolerate any injustice on their part. He wanted the employes to receive just and equal treatment. When you come to think of the wages paid by competing lines you must also consider the length of time they have been working to get what they have. They have been thoroughly organized for about eighteen or twenty years, and have had to gain their present standing step by step. This is our first effort as an organized system, and, as I said before, all our colleagues agree with me that we have gained important concessions.

We hope you will all look at this matter in a fair and impartial light and concede that your committee did the best for you that they could. By no means have we given up hopes of getting more than

was granted us. When the condition of business warrants it we propose to call their attention to the rest of the schedule. It may be within a few months, and perhaps longer. When the time does come your committee will be on deck. I have marked the different articles granted on inclosed copy.

Chairman.
.....
Secretary.
.....

(Seal.)

Order Railroad Telegraphers of North America,
General Offices, Vinton, Iowa.

D. G. Ramsey, Grand Chief Telegrapher.
J. Weatherbee, Grand Secretary and Treasurer.

Vinton, Iowa, November 23, 1893.

To all Members:

On Saturday, November 18, at 10 o'clock, p. m., a strike was declared by the Federal Board on the Lehigh Valley Railroad, in which the B. or L. E., B. of L. F., O. R. C., B. R. T., and O. R. T. participated. The chief cause of the strike is the refusal of the Lehigh Valley officials to recognize brother J L. Hughes in his capacity as a member of the Protective Board of the O. R. T. In other words, the company's officials refuse to recognize the representatives of organized labor, the very object for which organizations are formed; hence the strike. It is not the hasty action of one or two individuals, but the deliberate and just verdict of the grand body of representatives of the five greatest organizations in North America.

Our brothers should remember that it is to obtain redress of our grievance that the noble and valiant brotherhoods have joined and stand by the O. R. T., knowing fully well the consequences of failure. But they have placed confidence in the integrity of telegraphers, and we must not, cannot, and shall not disappoint them. This our future welfare demands, for our manly conduct makes the O. R. T., an essential element of the great federation now in progress, and federation is what we want. That we shall have this and more there is not a shadow of doubt, provided telegraphers remain true and loyal to the O. R. T. in time of need. Remember that the great object and chief principle of organized labor is to get our powerful employers to recognize our representatives, for it is only then that we may deal with them in a body, and it is only then that we may be as powerful as they, in order to secure a just agreement. And it is this object that is threatened today by the Lehigh Valley officials, for to render our

protective boards useless is to destroy the very purpose to obtain which organized labor has undergone unspeakable sacrifice. A protective board, sustained by federation, is indeed the only means of protection to workingmen; but it is also the strongest and most effective, provided the individual members prove true and as loyal as the organizations have proved to be to one another.

This strike not only tests the strength of organized labor, but also the possibility to secure justice for millions of workingmen in the future. And in this connection I beg your attention to the new method of breaking up organizations, now employed by monopoly, namely, the making their chief executives the apparent objects of their persecution. They have sought, through Judge Ricks, to imprison Grand Chief Arthur, of the B. of L. E., and are now trying through the court of Linn county, to place in the penitentiary the grand chief of the O. R. T. But it is not these persons they are after, but the orders. The combination of an unscrupulous corporation and our disaffected members is natural, for, should they succeed, monopoly rids itself of a labor organization, and our disappointed office-seekers gratify their revenge. The Rock Island Company seeking to imprison the grand chief, and those who have brought suit against all the grand officers of the order, are both working in harmony, and are supported by the discharged clerks; and both with the one object, namely, to disarm the officers, to stop thereby the working of the order, and bring about the inevitable result—its dissolution.

For the papers secured by help of railroad company attorneys from Judge Smith, at Council Bluffs, are so cunningly construed that they may be served not only against the person of the grand chief, but as the representative of the O. R. T., and also against all executive officers of our order, so that when the papers were served it not only stops the workings of the grand division, but also that of the local divisions as well; and all this at a time when the O. R. T., side by side with other organizations, is engaged in a bitter struggle against the Lehigh Valley Company in defense of the chief principle of organization.

The condition of our treasury, caused largely by the present unnecessary and unjustifiable war waged against the O. R. T., makes it necessary for me to call an assessment of one dollar per capita, to be paid at once, towards defraying expenses in these times of need. It now lies with every one of us as to whether defeat shall be realized by reason of failure in response to this call for help, or whether the sacrifice of an amount, small to each one of us, shall bring about the grandest victory in the history of organized labor, and extol telegraphers for their sincerity, obedience, and discretion; yet, above all, for their manhood.

Kindly remit immediately to J. Weatherbee, grand secretary and

treasurer, Vinton, Iowa, the amount above advised, who will promptly acknowledge receipt and properly apply to your credit.

Fraternally yours,

D. G. RAMSEY,

Attest:

G. C. T.

J. WEATHERBEE,

G. S. & T.

.....
(Detach this slip, fill out, and return at once with your remittance.)

.....1893.

J. Weatherbee, G. S. & T., Vinton, Iowa.

Herewith please find.....dollar account special assessment,
November 23, 1893.

No.

Div.

(Philadelphia Inquirer, Monday, December 4, 1893.)

CHIEF ARTHUR ARRIVES IN TOWN.—HE CAME FROM CLEVELAND IN ANSWER TO A SPECIAL SUMMONS.—THE ISSUE IS DEFINED AS AGAINST ORGANIZED LABOR.—THE LEADER SAYS THAT THE BROTHERHOOD IS IN GOOD SHAPE TO TAKE CARE OF THE STRIKERS ON THE LEHIGH VALLEY AS LONG AS THEY CONTINUE UNEMPLOYED.

A struggle between organized labor and the railroad corporation is what the Lehigh Valley strike is declared to be by Chief P. M. Arthur, the famous head of the Brotherhood of Locomotive Engineers, who arrived here yesterday from Cleveland. The Lehigh Valley officials have claimed this all the time, but the chiefs who have been directing the strike here have strenuously denied it.

Mr. Arthur was seen by an "Inquirer" reporter within five minutes after he had registered at the Bingham House. The well-known chief has white hair and a well-trimmed beard, but his face glows with health and he had no need to deny the reports to the effect that he is getting too feeble to carry on the work of the order.

"It is in response to a telegram from Mr. Youngson, my assistant, that I am here," he said. "The immediate cause for his request I cannot say, but it is probably in view of the serious aspect of the strike just now.

"The present strike is a most remarkable one. At no other time has a president of a railroad refused to confer with the men in his employ. Mr. Wilbur's position is entirely untenable; he desires to wipe out organized labor, but he will be mistaken in this instance.

"Suppose the company eventually should succeed in getting men to man their trains, it is certain that the men cannot perform work as satisfactorily as those who have been in the service of the company for years. It will cost them \$5,000,-000 before they get to work.

"What right has President Wilbur to ruin the railroad for the purpose of destroying the men's organization when he has no guarantee that the men who he

is now employing will not, at some other time, organize. Whatever Mr. Youngson has done has been with my full consent. The men had a better cause to strike than at many other times, and there is little likelihood of any settlement while Mr. Wilbur persists in refusing to treat with the committee, who, in reality, are the representatives of organized labor. The talk about individuals applying for redress is nonsense. An uneducated man who goes into a railroad superintendent's office can be stricken dumb with a glance or confused by a sentence from men of higher advantages.

"The men are in a better position to stay out than ever before. They represent but a small proportion of the members of the Federated Brotherhood, and there is absolutely no limit to the time they can stay away and still want for nothing. All the railroad employes of the country will be benefited by this strike. No other railroad president in the country has ever taken such a stand as Mr. Wilbur, and on all roads our relations with the officials are of the most friendly character."

(The Times, Philadelphia, December 4, 1893.)

ARTHUR BLAMES WILBUR.—THE LABOR CHIEF DEPLORES THE "ATTEMPT AGAINST ORGANIZED LABOR."—WON'T SEEK AN INTERVIEW.—THE HEAD OF THE BROTHERHOOD OF LOCOMOTIVE ENGINEERS SAYS THAT IF THE LEHIGH VALLEY RAILROAD'S PRESIDENT WANTS TO SEE HIM HE WILL HAVE TO SEND WORD TO THAT EFFECT.

The monotony at the headquarters of the grievance committee of Lehigh Valley strikers in the Bingham House was broken yesterday afternoon by the arrival of P. M. Arthur, Grand Chief of the Brotherhood of Locomotive Engineers, who has come from Cleveland at the request of Mr. Youngson, his representative. He and Chairman Clark had a long interview, in which the latter outlined the work in hand and the plans for the future conduct of the Lehigh Valley strike.

Mr. Arthur was very guarded in his remarks last evening, but he expressed great surprise at the action of President Wilbur in ignoring the strikers' committee. "I think the road is making a mistake in this attempt against organized labor," he said; "the only result they can arrive at through the expenditure of millions of dollars being the employment of inefficient men who will not have the spirit to organize.

"I shall in nowise interfere with the plans of my representative, Mr. Youngson, his work having been in all respects satisfactory, and he being amply able to conduct the affairs of the engineers on the Lehigh Valley."

WON'T BOTHER WILBUR.

"Will you seek an interview with President Wilbur?" was asked.

"No; the men who had a right to such an interview have been refused, and I certainly will not attempt to see him. I will be in the east for a short time, and if he desires to see me he will have to send word to that effect."

The Further History of the Strike, above referred to, is as follows, as Given in an Interview with the President of the Lehigh Valley Railroad Company in the Philadelphia "Ledger" of December 7, 1893:

A committee representing several labor organizations, from all por-

tions of the line and from all branches of our service, including at least one person not in our employ, called upon Mr. R. H. Wilbur, General Superintendent Eastern Division Lehigh Valley Railroad, requesting an interview as a committee, stating that if such interview was not granted they would "be obliged to call the entire Federated Board, with their Grand Officers, to Bethlehem." This being refused, the following communication was sent to Mr. Voorhees, General Manager:—

Philadelphia, November 6, 1893.

Mr. Theodore Voorhees, Acting General Manager Lehigh Valley Railroad Company, Philadelphia, Pa.

Dear Sir: A committee, representing the engineers, firemen, conductors, trainmen and telegraphers of the Lehigh Valley System, having petitioned General Superintendent Wilbur to hear certain complaints, and being refused an audience as a representative committee by him, and further appearing before you with substantially the same result, in accordance with the rules of the different organizations representing your employes in train service, viz.: The Brotherhood of Locomotive Engineers, Brotherhood of Locomotive Firemen, Order of Railway Conductors, Brotherhood of Railroad Trainmen, and Order of Railway Telegraphers, of which we are the representatives, the matter has been placed in our hands. With a view to adjust whatever differences that may exist amicably, and continue harmonious relations as between the Lehigh Valley Railroad Company and its employes, before named, we would respectfully request a conference with you, in conjunction with the committee, to discuss the apparent differences. Please address answer to the undersigned, at the Bingham House, city.

Yours truly,

A. B. YOUNGSON, B. of L. E.

JNO. J. HANNAHAN, B. L. F.

C. H. WILKINS, O. R. C.

P. H. MORRISSEY, B. of R. T.

A. D. THURSTON, O. R. T.

Mr. Voorhees replied as follows:

November 7, 1893.

Mr. A. B. Youngson, et al., Bingham House, Philadelphia, Pa.

Gentlemen: I am in receipt of your favor of the 6th and note contents. I must respectfully decline you an audience in reference to any matters between the Lehigh Valley Railroad Company and its employes. If any of our employes has a grievance, or desires to meet with our Superintendents, he can always do so, accompanied with a friend or two, if he so wishes.

The company declines to receive any committee, because it cannot know that such committee fairly represents its employes. The officers of the company feel amply competent to meet all differences that may arise between the company and its employes.

Yours truly,

THEODORE VOORHEES,
Acting General Manager.

This was followed by the following communication to me:

Philadelphia, November 14, 1893.

Mr. E. P. Wilbur, President L. V. R. R, South Bethlehem, Pa.

Dear Sir: During the month of June and July a committee of your employes representing the locomotive engineers, locomotive firemen, conductors, brakemen, and telegraph operators met Mr. Voorhees, General Manager, and laid before him what was by them termed grievances, and which they asked to have redressed. They first sought an interview as representatives of the various organizations of which they are members, but, on request of the General Manager, they waived that feature and met him as a committee of employes, and at the final interview an understanding was reached and Mr. Voorhees agreed to post on bulletin-board what he had agreed to give them. While this was done in part—the bulletin was posted—it did not contain all that was agreed to, and that which was posted has not been carried out, and consequently the men feel that they have a just cause for complaint. This being the general feeling, the committee were instructed to endeavor to see if the bulletin could not be lived up to. The committee repaired to Bethlehem and sought an interview with General Superintendent Wilbur, and it need not be added that the position taken by him in refusing to meet any committee of employes was surprising to the men. There was no other course to pursue except to go to Philadelphia and see if Mr. Voorhees would adjust the matter. They accordingly went to Philadelphia and sought an interview with General Manager Voorhees, and were still further surprised to find that he took the same position as that by Mr. Wilbur, General Superintendent. The surprise was much greater in the latter case than in the former, because of the fact that at the time the committee met him in July he particularly invited them to come to him at any time when they felt they were not being treated as they should be. This change of front on the part of Mr. Voorhees is unaccountable, and the men, feeling that they have acted honorably all through this matter, and having exerted all their efforts to have the matter adjusted, called upon the grand officers of their organizations to come to their aid. The grand officers answered their

call and endeavored to obtain an interview with the General Manager and were refused.

The matter in its entirety was reported back to the men, and in accord with the law of the organizations of which they are members, and in order to get the correct feeling of the men, they are required to vote on accepting the conditions which prevail or leaving the service of the company. We are in possession of the feelings of the men by their own expression over their signatures, and in order to show that all reasonable steps have been taken to amicably adjust the differences which exist, and to continue the friendly relations which have heretofore existed, we make a final appeal to you, as the President of the Lehigh Valley Railroad Company, to grant us an interview, at your convenience, for the purpose, if possible, of taking up their differences for adjustment.

Trusting that you will see the justice of and grant our request, we remain, yours respectively,

A. B. YOUNGSON, B. of L. E.,

A. D. THURSTON, D. G. C. T. O. R. T.,

JOHN J. HANNAHAN, Vice Grand Master B. L. F.

C. H. WILKINS, O. R. C.,

S. E. WILKINSON, B. of R. T.

Address reply to Bingham House, Philadelphia, Pa.

To which I replied as follows:

South Bethlehem, Pa., November 17, 1893.

Messrs. A. B. Youngson and others, Bingham House, Philadelphia Pa.:

Gentlemen: I am in receipt of your favor of the 14th inst., which was handed to me by messenger as I was leaving Philadelphia for New York by the twelve o'clock train on Wednesday.

The interviews referred to as having been had during June and July last were with officers of the Philadelphia and Reading Railroad Company, which at that time was the lessee of our road.

The policy of the management of the Lehigh Valley Railroad Company has always been to deal directly and only with its employes. I am familiar with the replies made by the General Superintendent and the Acting General Manager to applications for interviews; they meet my approval, and are hereby confirmed.

Yours truly,

E. P. WILBUR,

President.

No further communication passed, and our men were ordered out at 10 p. m., on November 18th, by the original committee, acting in connection with the leaders of the following labor organizations: Brotherhood of Locomotive Engineers, Brotherhood of Locomotive Firemen, Order of Railway Conductors, Order of Railway Trainmen, and Brotherhood of Railway Telegraphers.

On November 21st the company posted the following bulletin:

Lehigh Valley Railroad Company,
Office of the President,
South Bethlehem, Pa., November 21, 1893.

To All Employees.

To correct any misapprehension regarding the position of the officers of this company, I would state that they are at all times ready and willing to give patient hearing to complaints on the part of its employes or any number of them in any department; if dissatisfied with the conclusions reached by the Division Superintendent or General Superintendent, the President will hear their cases and decide. But we decline to confer with organized committees composed of several branches of the service, for the reason that we cannot know that such committees fairly represent its employes. Engineers cannot, of course, fairly represent grievances of telegraph men, nor can firemen properly represent trainmen. The company maintains the right to employ men upon such terms as may be agreed upon, and settle all complaints only with its employes, and to discharge men for cause, with the right to appeal, but without reference to the judgment or action of any organization.

All employes who may fail to report for duty on or before to-morrow (Wednesday) noon will be regarded as having left the service of the company, and all such will be paid in full as soon as the pay-rolls can be made up. Men failing to come forward and receive their wages will receive no consideration in reorganizing train service.

E. P. WILBUR,
President.

A few days subsequent to this the State Arbitration Boards of New York and New Jersey requested an interview with me, to which I, of course, acceded. We discussed the whole matter very fully, and the conclusion reached by the arbitration boards was summarized in the following memorandum, which was given out by them for publication:

"That the road agreed to take back as many of their old employes as they have places for, without any prejudice on account of the fact that they struck or that they are members of any labor organization; that when in the employ of the road, committees from the various classes of employes will be received as stated in the bulletin of November 21st, and their grievances considered and justly treated, and that in employing men in the future the company will give the preference to former employes when the strike is declared off.

"November 29, 1893."

Nothing came of this, but on the morning of Sunday last, December 3d, I received a telegram from Mr. McDonnell, the chairman of the New Jersey State Arbitrary Board, asking for a further interview on Monday, December 4th, at 3 p. m., to which I assented. At the request of the commissioners the meeting was subsequently postponed to 5 p. m., and then further postponed until the next Tuesday, December 5th, at noon, at which hour the joint boards called on me at my office and presented a written memorandum. to which they desired to obtain the assent of our company. This memorandum embodied provisions to which we could not assent consistently with the attitude we had maintained throughout.

After considerable discussion a modified memorandum was prepared in the form of a letter from the joint boards to myself, which they took with them for further consideration, with the understanding that they would call upon me later in the day. During the evening they sent word that they were engaged in discussing the whole matter and would come over to my office as soon as a conclusion could be reached. This was not until nearly one o'clock this morning (December 6th), when I received a telephone message stating that a sub-committee, consisting of Judge Robertson, of the New York Board, and Chairman McDonnell, of the New Jersey Board, with Mr. Madden as Secretary, were again coming over to see me.

At this interview we were asked to agree to the following three points:

1. Referring to our bulletin of November 21st, above quoted, in which we agreed to give hearing at any time to employes in any department, but in which we declined to confer with organized committees drawn from several branches of the service, the arbitrators request that we restate this, making more specific our willingness to receive committees of our own employes coming from any one branch of our service. This we accepted, having already taken that position in the bulletin of November 21, and in our interview with the arbitration boards on November 29th.

2. The arbitrators asked whether we would be willing to state that in re-employing our old men, no distinction should be made in treatment

between them and men recently employed during the strike. To this there was no objection.

3. The arbitrators called attention to the fact that some misapprehension had arisen in regard to the attitude of our company touching the rules adopted by Mr. Voorhees just prior to the severance of the Reading lease last summer. The rules in question were duly posted by Mr. Voorhees on August 7th, the day prior to the severance of the Reading lease of the Lehigh Valley; they have since remained in force, and there has been no intention on the part of our operating department to rescind them.

As the result of our conference the following letter was prepared and signed by Messrs. Robertson and McDonnell on behalf of the two arbitration boards:

South Bethlehem, Pa., December 5, 1893.

E. P. Wilbur, Esq., President Lehigh Valley Railroad Company:

Dear Sir: The State Boards of Arbitration of New York and New Jersey desire to know whether, if the existing strike is declared off, the Lehigh Valley Railroad Company will agree to take back as many of their old employes as they have places for, without any prejudice on account of the fact that they struck or that they are members of any organization; that, in re-employing men formerly in its service, the available time shall be so divided among the men so re-employed that they may feel they are again in the service of the company and self-supporting; that in making promotions hereafter the company will make no distinction between men now in its employ and those so re-employed, on account of seniority in service or otherwise; that when in the employ of the road, committees from the various classes of employes will be received from the branch of service in which the aggrieved party is employed, and their grievances considered and justly treated, and that in employing men in the future the company will give the preference to former employes when the strike is declared off.

We further think that, to prevent misapprehension, the Lehigh Valley Railroad Company should confirm the rules posted by Mr. Voorhees, August 7th last, as First Vice President of the Philadelphia and Reading Railroad Company.

We believe that these suggestions are reasonable, and that if they are accepted by your company the present strike will be at once terminated.

Respectfully yours,

G. ROBERTSON, JR.,

Of the New York State Board of Mediation and Arbitration.

J. P. McDONNELL,

Chairman of the State Board of Mediation and Arbitration of N. J.

To the above letter I replied as follows:

Lehigh Valley Railroad Company,
Office of the President,
South Bethlehem, Pa., December 5, 1893.

Messrs. Gilbert Robertson, Jr., of the New York State Board of Mediation and Arbitration; and J. P. McDonnell, Chairman of the State Board of Mediation and Arbitration of New Jersey:

Gentlemen: I beg to acknowledge your communication of this date. The Lehigh Valley Railroad Company agrees to the suggestions contained therein, and in the event of the present strike being declared off will abide by them.

We recognize and willingly respond to your modification of our former understanding—that the available time may be divided so that the men re-employed may have some certain source of support.

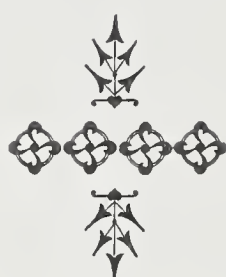
We further of course, confirm the rules posted by Mr. Voorhees on August 7th last. The Lehigh Valley Railroad Company resumed possession of its lines on August 8th, and the rules in question have not been rescinded.

Very truly yours,
E. P. WILBUR,
President.

On this basis the arbitration boards then left me, and about one hour later we received word from them by telephone that they were authorized to inform me that the strike would be immediately declared off.

The position of this company has been consistently maintained throughout, namely: That the policy of the management of the Lehigh Valley Railroad Company has always been to deal directly and only with its employes, as stated in my letter of November 17th, above quoted.

Our company has always been ready to confer fully and freely with its employes, severally or in numbers, on any subject, and will continue to do so, but will neither recognize a foreign element as representatives of our men, nor will we recognize a mixed committee from different branches of our service as competent to represent any one branch.



APPRENTICESHIP AND INDUSTRIAL SCHOOLS.

1. Every product is the result of effort.
2. Apprentices formerly served seven years.
3. Description of the early system of apprenticeship.
4. Decay of the system.
5. Invention of labor-saving machinery.
6. Effects on the apprenticeship system.
7. Early apprenticeship system in Pennsylvania.
8. Statutes on the subject.
9. The regulation of runaways.
10. Condition of the non-apprenticed.
11. The redemptioners.
12. Rise of the factory system in Pennsylvania.
13. Division of trades into branches.
14. The effect on the mental development of the employes.
15. Mutual dependence of employer and employed.
16. Gain or loss to society from the change of the system.
17. The consumer has dominated the situation.
18. Rise of labor organizations.
19. Decline of the quality of the work performed.
20. Illustrations of this.
21. Decline of the employe's interest in his work.
22. How the introduction of machinery has affected him in this regard.
23. In consequence of the division of employment there is less room for an apprenticeship system.
24. The system still exists in modified forms.
25. Under the modern conditions of employment the master cannot directly teach the apprentice.
26. Inclination of the apprentice to violate his agreement.
27. Should apprentices be required to serve their full period?
28. The taking of them for a previous probationary period.
29. Apprenticeship in various forms still in many industries.
30. Forms of indentures.
31. The certificate given at the end of service.
32. The periods of apprenticeship in many employments.
33. How many learn all or only parts of a trade.
34. The pay received by apprentices.
35. The nationality of apprentices.
36. Establishment of apprenticeship rules by labor organizations.
37. The right to establish them and their expediency.
38. Consequences of establishing these regulations.
39. Should work be regarded as a monopoly?
40. Opposition to thus regarding it.
41. Rules of labor organizations. United Green Glass Workers' Association,

42. Local typographical unions.
 43. The International Typographical Union.
 44. The Patternmakers' National League.
 45. The International Association of Machinists.
 46. The American Flint Glass Workers.
 47. The Brotherhood of Painters and Decorators.
 48. The United Association of Journeymen Plumbers.
 49. The Stonecutters' Association.
 50. The Cigarmakers' International Union.
 51. The International Union of Varnishers.
 52. Enforcement of these regulations.
 53. Defeat of the rules by the unions themselves.
 54. Consequences of thus restricting the apprenticeship system.
 55. Invention of more machinery.
 56. Less skill required to operate it.
 57. The rise of trade schools.
 58. Their rise is the direct consequence of the inability to learn trades in the old ways.
 59. The two kinds of manual training and trade schools.
 60. Practicability of introducing manual training.
 61. Instruction of the trade school is more complete in special directions.
 62. Instruction conducted by the Master Builders' Exchange.
 63. The Williamson Free Trade School.
 64. Proofs of the worth of such training.
 65. What ought the State to do?
 66. The scope of the industrial schools should be enlarged.
 67. The workingmen should not oppose these schools, for they are for their children.
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1. Every human product is the result of mental and physical skill, to acquire which training or education is necessary. In a simple trade, of course, less skill is required to become proficient; but whatever may be the process, art or kind of employment, some degree of skill is needful. To acquire this, the person must either observe or be taught how the work is done by others. Many of the branches, or processes of labor, are so simple that only a very little training or education is needful in order to acquire an adequate knowledge of them, and great proficiency is obtained by experience. The writer once saw a workman engaged in tacking card-clothing on the drum of a carding machine. The drum was made of iron, with rows of small holes plugged with wood, about an inch apart, which extended across its face, while the rows were separated by a space of six inches. The card-clothing was put on the face of the drum and secured by tacks driven into these plugs. They were driven with extraordinary rapidity, and yet the plugs were never missed. Upon complimenting the workman on his proficiency, he remarked that he had performed that particular kind of work all his life, as had his

father. He also added that after working for about six weeks his nervous system was so impaired that a month's rest was required.

2. In olden times an apprentice in the textile or other industries requiring any considerable degree of skill was obliged to serve an apprenticeship of seven years. This system was in vogue in all the countries of Europe during the middle ages, and was rendered effective by establishing and rigidly enforcing a regulation that no person could sell his wares or products at the appointed places unless he had served such regular apprenticeship. At that time all wares were sold, especially in the great cities, in halls owned by associations called guilds. For several hundred years these associations exercised a powerful influence over their respective trades and governments. Their halls in many of the cities were magnificent structures, vying with the cathedrals in splendor of architecture. Even now, especially in Belgium, some of these halls may be seen—the impressive memorials of the age of apprenticeship. These were the most important places for the sale of goods; but if the maker had not served his regular apprenticeship, he could not bring his goods to them, and the best markets, therefore, were not open to him. This method of selling goods determined the mode of production, and created and maintained the apprenticeship system.

3. The apprentice began to learn his trade in his boyhood, and was bound to his employer by an agreement called an indenture. He was usually taken into the employer's family, with whom he lived in close relations, and thus acquired not only the necessary skill for his trade, but was subjected to moral influences of a highly important character. Very frequently after his term of apprenticeship had ended, he continued in his service as a journeyman for many years, perhaps his lifetime. He took an interest in his employer's work and prosperity, and in return secured regularity of employment. In times of dull trade he was not hastily dismissed, to make his way as best he could, but remained in his employer's service. In other words, as a reward for his skill and fidelity, his employer felt bound to retain him as long as possible; to care for him in sickness and in business depression, as well as in prosperous times. The close relations that existed between the two, and were so helpful to both, have disappeared under the modern conditions of employment.

4. Much has been said concerning the decay of this system. By many it is seriously regretted. It must, however, be remembered that there was a dark side to the apprenticeship system. Employers then, as now, were not always regardful of the interests of their apprentices, and many a bitter tale has been told of their experiences by Dickens and Thackeray. If, therefore, the advantages of this system have passed away with the changes that have come over the industrial world, let us not forget that the evils accompanying it have also disappeared.

5. The beginning of the end of the system came with the invention of labor-saving machinery and the rise of the modern factory. At first, the employer took his materials to the mill and worked them into final form with his journeymen. Thus the mill was only an appliance for him to make his products more cheaply and quickly. This system lasted for a considerable period, but finally another class of employers arose, who not only owned the mills they built, but employed those who occupied them in the work of production. Thus, the old-time employer, with his journeymen and apprentices, disappeared from the scene, and the mill and its appliances became a single enterprise owned and conducted by one man or an association of men.

6. The next change was in the rule previously mentioned, requiring the producer of the goods to serve a seven-years' apprenticeship before his production could be admitted to the halls for sale. This occasioned considerable controversy. The term, however, was narrowed, first to five years, then to three, and finally disappeared. Then the halls were closed and products were sold on their merits, with less regard for the names of the producers. It is true that in many cases these were regarded as they are now, but the introduction of machinery wrought a great revolution—was a great leveler in the quality of things. The machine often does so much and better work than a man, that the old criterions of workmanship have changed. Even the most skillful clothmaker, by the old hand process, could not make as fine cloth as can be made in a modern factory in which the work is divided into many branches or processes, only one of which is known or pursued by a workman.

7. This was the condition of the apprenticeship system when Penn and his followers settled in Pennsylvania. The old system existed in England to some extent, and was introduced here. There were four classes of laborers employed during our early colonial history. First, slaves; second, those who had never served a trade; third, apprentices; and fourth, journeymen. The slave system ran its course and disappeared. In 1770 an act was passed for the regulation of apprentices within the Province. The act reads: "Whereas, great mischief and losses have been sustained by the masters and mistresses of apprentices within the Province for want of some law to regulate their conduct and behavior during their apprenticeship, and to prevent absence from their master's service without leave, and to punish them for disorderly or immoral behavior, and to make the covenants between them mutually obligatory, it is enacted that every apprentice should be bound to serve to any art, mystery, occupation or labor with the assent of his parent, guardian or next friend, or with the consent of the overseers of the poor and approbation of any two justices, the time mentioned in his indentures." If any master abused or evilly treated his apprentice, or did not

discharge his duty towards him according to the covenants in the indenture, then the act provided how the apprentice could obtain redress; and if the apprentice absconded, it also provided what the master could do in order to recover him. A penalty was also imposed on all persons who harbored or concealed such apprentices.

8. The next year another act was passed for the regulation of apprentices. This act grew out of the inability of servants to obtain justice in all cases from their masters, at the expiration of their service. It provided that the justice of any court of quarter sessions for Philadelphia, or any county within the Province, could, on the petition of any servant, who should have served out his time, showing that his last master had not furnished him with freedom dues and performed the covenants in his indenture, cause the master to come before the court, and, after the allegation and evidence had been heard, if it should be just and reasonable, to adjudge and direct delivery of payment of such freedom dues, sums of money or other things as shall be justly due to the servant at the expiration of his servitude, according to the law and the covenants in his indenture. Other provisions also were enacted relating to the same subject, that need not be mentioned.

9. Other regulations were enacted from time to time, prescribing punishment for running away, and securing the apprentice from enlistment in the army, and from re-apprenticeship to another person without his consent. During the Indian wars he often served as a soldier, and several regulations were enacted concerning his service and compensation. The Legislature showed a proper interest in his welfare, and sought to protect his liberty and security.

10. We may now stop a moment to inquire about the large class of workingmen who were not apprentices. Who were they, and what did they do? Compared with apprentices, they worked under serious disadvantages. All the avenues of more skillful employment were absolutely closed to them. They performed the rougher work required of men, at all times had a less favored position, received lower wages, and were less independent.

11. Another class of workmen were called redemptioners. They were imported from Europe at the importer's expense. An agreement had previously been made with them by which they were to serve for a stipulated period in return for the expenses of bringing them to Pennsylvania. At the end of that time they were as free as other persons. Many of them came from the Palatinate, in Germany, and were called Palatines. Some regulations were enacted concerning them. Generally they were good workmen and formed a valuable addition to the people in the colony.

12. The apprenticeship system continued until the rise of the fac-

tory system in Pennsylvania, which was started soon after the Revolution, but the present century was well opened before it made much progress. The establishing of factories wrought very important changes in the apprenticeship system; indeed, has wrought a more wonderful revolution in the industrial world than any other cause.

13. First of all, many trades became divided into branches, each of which, in many cases, was pursued by one person. For example, the making of woolen cloth was one of the most important industries during the middle ages, and a person was required to serve his seven years' apprenticeship before he was regarded sufficiently skillful to engage in its manufacture. Since the invention of machinery, instead of teaching a person how to transform wool into the finished material, he is taught a single process or branch, which he can usually acquire in a very short time. Perhaps the most impressive illustration that can be given of the wonders wrought by machinery in this regard is in making a watch. Of course, a man who can make all the parts of a fine watch must possess a higher degree of skill than the man who knows how to make only a wheel, or pinion, or other part. Formerly, all watches were made in this manner; but what is the consequence of inventing watch-making machinery? A man, or woman, or child, applies to one of these companies for employment and is given a specific piece of work to do. The work of watch-making is so minutely subdivided that the specific piece given to the applicant to perform is so simple that in a few hours or days the person is quite competent to do it, and in a short period has acquired all the skill needful to do the work rapidly. By this change in the method of employment, therefore, a person possessing a very ordinary degree of skill may obtain work. Consider the time required in learning how to make all parts of a watch, and contrast the position of such a workman with that of the watch factory workman. With respect to time, the latter begins where the skilled person leaves off. In other words, the branches or processes are so minutely subdivided that time is almost eliminated in acquiring them. Time adds chiefly to expertness or rapidity in performing them, while in the other case several years must be given to learn the mystery, art or occupation.*

14. A second result that may be mentioned is the development of

*In the way of illustrating this point, a large confectioner and chocolate manufacturer has thus written to the Bureau: "We employ from 450 to 650 hands during the year—men, women, boys and girls. I have been in the employ of this firm and have had charge of the pay roll for seventeen years, and I do not know of a man in our employ who ever served a regular apprenticeship at this business.

"They come here as boys, and if they suit and wish to remain, they stay and grow up with the business, but there is no agreement or indenture with them."

less intelligence than was developed under the old system. Instead of putting all the thinking power a person may possess into activity, the process or branch of work ordinarily given to a person to perform is so minute that not much thinking is required. Indeed, by constant repetition, the workman becomes less a thinker than a part of the machinery. And it is not often true that the performer's skillfulness consists in becoming an unthinking mechanic, like a person who has learned how to walk. A person who on many occasions would have been unable to work under the old system, in consequence of not having the requisite degree of skill, can now easily obtain employment, because so little skill is required.

15. A third result is the mutual dependence of employer and employed. The employer must depend on others for labor, and the employed, no longer possessing any trade or entire knowledge of a business is dependent in every sense on his employer for employment. Notwithstanding this dependence, the work of production, regarded in the most general way, goes on quite smoothly. It is true that same friction exists; strikes are frequent, more or less dissatisfaction exists everywhere, and yet these occurrences, when at their greatest height, include only a small portion of the entire number of those who are employed in factories and other places in the work of production.

16. Much has been said concerning the gain and loss to society from the disappearance of the small independent craftsman. The matter may be regarded from two points of view—the gain or loss to himself, and the gain or loss to society. His independence surely is lessened by working for another instead of himself. The decline of hand-loom weaving in Urach, a village in Wurtemberg, Germany, is a good illustration. The busy factories, by giving greater and surer

One of the oldest and largest merchant tailoring establishments says: "Personally we have no apprentices with us, but some of our journeymen have. These young men are remunerated, generally, according to the value of their services. The length of time they serve depends very much on their capacity to learn the trade. Though some of them learn all branches of the trade, it is usual for an apprentice to learn one branch, as coat, trouser or waistcoat making; and there are quite a number of special branches, as ladies' riding habits, etc.

"Ladies' tailoring has come, of late years, to form a very important feature of the fine tailoring trade, and a large number of our journeymen are now engaged in that work. The majority of journeymen in the first class merchant tailoring trade are foreigners—Irish, Germans and Swedes, largely Swedes. American boys do not seem to take to the practical part of the business, although the wages paid to the journeymen in the finer trade are higher probably than are paid to any other class of mechanics.

"The ready made clothing business is conducted almost entirely by Italians and Russian Jews. The garments are made up by these men and women in the most miserable and squalid quarters, and it is probably that garments made in these places are a frequent cause of the spread of contagious diseases."

earnings, have drawn away the younger generations from the employment of their fathers. Entering the houses, a narrow stair leads to the room above, where a great amount of preparatory work is done by the female members of the household. On the ground floor, or more frequently in the cellars, are placed four or five looms; two or more friends or relations occupying the places for mutual warmth and companionship. It is said that not unfrequently work is furnished to them by old-fashioned persons—women who are still without faith in machinery and refuse to depart from the ways of the past. Such a one will purchase her material, or cultivate it in the field, and afterwards, hunting out among the villages of the Alb an antiquated crone with a spinning-wheel, will employ her during the winter to spin the flax into yarn by hand. This done, she goes in the summer time to Urach and makes a bargain with her weaver that her hand-spun yarn may be hand-woven, declaring that, if she can help it, no machine-made fabric shall ever be worn by her. These poor weavers, working fourteen hours a day, earn but a scanty pittance; and while the wages of the common laborer have increased fifty per cent within twenty years, theirs having risen only twenty-six. At present, a weaver, with the aid of his wife, reckoned at three hours more per day, making seventeen for both, will receive for that time thirty-two cents; though in a factory hard by they “could scarcely earn less, do what they might, than fifty-eight cents between them in exchange for twelve hours’ labor.” Why, then, do these haggard weavers remain during the livelong days in unfloored cellars, many of which are never heated, not even in keen midwinter, when the doors of the factory are open to them? This is the answer: To maintain independence of all but self-imposed rules and routine, emancipation from all other masters but self; the breathing of a purer, less crowded air, free from dust and steam and ceaseless din; the power, whether used or not, to go and come at will; to shorten today’s task and lengthen tomorrow’s, or to exchange at times the weary sittings altogether for a week’s apple-gathering or field labor; last, but not least, strong, inherited habit, prejudice, association and tradition—these are the influences which keep the gaunt weavers in the flagging ranks and nerve them to the pitiless contest, leaving the young and lusty to do homage, if they will, to the new power of the crank and wheel. In the Seventeenth Annual Report of this Bureau an account was given of the effort hand-loom carpet weavers to maintain their industry after the invention of power-loom weaving. Everywhere they were obliged to retire from the presence of the modern factory with its appliances for quick and cheap production.

17. This conflict, though, has not been so much with the factory owner as with the consumer. He has dominated the situation by patronizing and sustaining the cheapest producer. If he had declin-

ed to purchase the machine-made products because the effect on the business of the small craftsman and his apprentices was to rob them of their independence, the great factory operator would never have flourished. But the consumer has eagerly sought the cheapest market, and even those workingmen who have sought to maintain their independent employments, when purchasing, have been controlled by the same motives and courses as others.

18. The fourth result, still more momentous in many respects, is the rise of labor organizations. These would never have been created if factories had not existed. This is the natural outcome of organized industry. If employers regret the existence of labor organizations, they must remember that, in truth, they have created them. In other words, they have laid the foundations for them by uniting under a single roof those who compose their membership. These organizations have had two periods of development. First, and as a consequence of employing a large number of persons by the same individual, employes formed organizations of various kinds for mutual assistance and which were afterward united in more general organizations. In turn, employees in the same industry have also become more or less united to protect or advance their common interests.

19. It is often said that another consequence is a decline in the quality of the work performed. This statement, with respect to many products, may, we think, be successfully questioned. Is not a machine-made watch quite as good as one made by hand, and is not a piece of cotton or woolen cloth far more perfectly made than any ever produced before the invention of machinery? In truth, a great many things are made by machinery today that could not be wholly made by hand labor. The processes are too fine to be made solely by the eye or the hand. Some of the instruments of precision would utterly baffle a hand workman. While there has been a great deterioration in the quality of some products, we think this is not due so much to a decline in skill or to the inferior work of machines as to the use of poorer materials, and to the rapid production. Producers are stimulated by the desire to produce a cheap product, and to accomplish this result they use inferior materials, making them as rapidly as possible with the use of the latest and cheapest appliances. It is not true that as fine goods cannot be made as were made in a former period. It is, therefore, not correct to say that these cheaper products are the result of a decline in the skill of the workman. It is unquestionably true that fewer workmen in proportion to the whole number possess general skill now than formerly. They are taught only parts or branches of a trade, as we shall hereafter consider, but those with which they are familiar are performed just as perfectly, and with the aid of machinery far more perfectly, than at any other period.

20. A few illustrations may not be out of place. Suppose the sewing machine made garment is compared with the hand made one. Before the days of the sewing machine there was a great quantity of ready-made clothing for sale. The poor quality of much of the sewing will hardly be questioned by any one. The same fact is no less true with respect to machine-made cloth, compared with that formerly made by hand. Possibly the wearing qualities of machine-made cloth are no better—even this statement, however, may be questioned—but certainly it is much more tasteful than the homespun. A watch made by hand was very costly and certainly kept no better time than a machine-made one. A similar statement might be made with respect to a large number of the things that are in constant use. The quality is quite as good, if not better, than formerly made by hand, regardless of the lower price. When, therefore, it is said that the quality of workmanship has declined, the statement, in the ordinary sense, is not true. There is more cheap clothing made than formerly, but this is because cheaper materials are used. On the other hand, there are just as fine materials used now as ever—as fine wool, cotton, silk and other raw materials, and from these are made fabrics that are greatly superior in quality and finish to those made by hand.

21. Perhaps the widest departure in consequence of the destruction of the apprenticeship system and the rise of the factory system is the decline in the interest taken by the employe in his work. The reasons are apparent from what has already been said. Under the apprenticeship system the apprentice became a member of the employer's household and was directly interested in his prosperity. The apprentice felt that his success depended on that of his employer, and this was true. He was, in a sense, a partner in the business. In these modern days this close relationship and interest do not exist. While it is true that the prosperity of the employed depends also on that of the employers, yet this condition of things is not so keenly felt as when even the most thriving employer employed only a few apprentices or journeymen, in comparison with the thousands that a modern employer not infrequently employs in his factory or other enterprise. The existence of so many under his control, from the very nature of things, separates him from them. In many cases they do not know him personally, they rarely see him, and therefore no such social relations exist as formerly existed between the two classes. From this social and moral estrangement very naturally springs a lessened interest in the prosperity of his business. The most, therefore, that is thought by the modern employe, generally, is to complete his task as soon as possible and do no more than his contract or custom requires. But if he fulfills only the letter of the contract, if he takes no special interest in his employer's prosperity, it is equally true that the employer quite as generally takes no interest in his prosperity and com-

fort. The feeling is not one-sided—both classes are affected in the same way.

22. The fact also, that machinery performs such a large part in modern industry lessens the interest of the workingman in the manufacture of his product. When he was making an entire watch, for example, he might truthfully say at the end of his undertaking that the watch was the product of his own industry and skill, and if it kept accurate time he could with reason rejoice over the efficiency of his labor; but the modern workman in a watch factory cannot claim such a result for his effort. He has simply done one little thing—performed one process of many. The watch, therefore, is in no sense his own, and consequently he takes less pride and interest in the manufacture of the article than he would if the result could be claimed by him as the fruit of his own undertaking. The consequence is not confined to the mechanic or the operative in the mill, but to the workingman in every land and clime. His lack of interest is due, therefore, to the fact that, under the subdivision of employments, his personal identity is lost in his work. If he could take pride in his labors, he doubtless would, just as other people do who perform separate tasks.

The processes, therefore, have become so simple, the employment of labor has become so minutely subdivided, that there is no need or room for an apprenticeship system in many of our industries.*

23. This is especially the case in the manufacture of nearly all kinds of textile goods. A person applies for employment in a cotton or woolen factory and if successful is given something to do which is so simple that in a short time some degree of efficiency is attained. Having thus entered the factory, he has his eyes open to the work in which others are engaged, and he learns how to card and spin and weave and do the various other processes long before he has had an opportunity to perform them himself. Consequently, whenever a carder or spinner leaves, or other vacancies occur, it is easy enough to find persons in some other branch who can fill the place, and in this way a modern textile mill is equipped and kept in operation.*

24. In other industries the apprenticeship system exists, though modified in many ways. With few exceptions, apprentices are no longer members of the employer's family, nor does he exercise a moral guardianship over them. Although an extensive inquiry was made the Bureau was unable to learn that any others than barbers and bread-makers retain their apprentices as members of their families. These are the only remnants of the ancient system. One reason why

* Thus, a large morocco manufacturer says: "There are no apprentices taken at this business. We employ Russian Jews, who are taught all that is necessary in two or three weeks. We formerly took apprentices, and at one time had twenty-seven in this factory." See Appendix B.

the baker's apprentice remains with him is that he must be with him constantly, and very early in the morning, in order to render effective service. The barber's apprentice lives with his employer because no compensation is given to him, and this is offered as an inducement to serve.*

25. Formerly the apprentice was taught by his employer, and so long as he was, the interest of the two was identical. The employer sought to make him as efficient as possible, which, of course, was in harmony with his own desire. But with the rise of the modern factory and the inevitable separation between employer and employed a new condition of things arose. The employer could no longer teach his apprentice. Under the old system, when only a few persons were employed, it was easy for employers to undertake the personal education or supervision of the work of their apprentices. Under the new system their instruction was necessarily left to others—to workmen whose interests were opposed to those of the apprentice. Instead of harmony of interest between the two, there was direct opposition. The journeymen could not help thinking that by teaching the apprentice he was taking the bread out of his own mouth. He has always thought so, and therefore, at no time has his work as an instructor been kindly performed. The consequence has been, in many cases, that the apprentice, even after a long service, has made slow progress in acquiring his trade. If he was a bright boy he might, even without much assistance, find out what others did and in this way learn his trade; but if he was not especially apt his progress was very slow. In some cases the apprentice has paid workmen additional compensation to teach him. This is still done to some extent among the apprentices of cigarmakers.†

It is well known that apprenticed printers vary greatly in acquir-

*Thus, in the works of William Cramp & Son's Ship and Engine Building Company, who make steamships of every class, and all descriptions of steam machinery, brass and composition work, hydraulic machinery, mining plants, sugar mills, breech-loading rifled cannon, machine tools, etc., there are sixty different trades or branches, in each of which there are apprentices who are taught that trade or branch only.

†A cigar manufacturer said to a representative of the Bureau: "This trade is very easily learned, and both males and females work at it. The custom for one wishing to learn is to pay a skilled hand a small sum as a premium, and if the learner is apt, he or she can learn to make the commoner grades of cigars in a month or so, and as they become more proficient they are put on the finer grades. We have been in the business in Philadelphia for forty years."

A carpet manufacturer also said: "In the days of hand-loom weaving if a man wished to learn carpet weaving he would pay a weaver a premium of, say fifty dollars, to teach him. The skilled weaver would then get his employer's permission to take the learner into the shop. Almost the same rule prevails now in power-loom weaving. A girl weaver will ask permission from her employer to teach another girl. This rule applies to men as well."

ing the art or trade of setting type. Some apprentices learn rapidly, while others who are less apt, and who do not receive much assistance from those around them, make very slow progress. As the employer has neither time nor disposition to impart any knowledge to the apprentice, the education of the less favored ones, even though long continued, is often imperfect.

26. There is another difficulty in the apprenticeship system. In many cases, after the apprentice has acquired a little knowledge, he is inclined to violate his agreement and quit his master for someone else who is willing to pay a higher remuneration. It is true that at no period have apprentices always faithfully executed the promise or covenants contained in their indentures, nor have their masters. Perhaps the most frequent legislation on this subject pertained to measures to prevent apprentices from running away. Inquiry on this subject revealed much conflicting experience. In more than one case employers did not hesitate to assert that if apprentices were properly treated and remunerated fairly they were faithful to the end. In other cases, employers quite as strongly asserted that apprentices had but little regard for their word or agreement, and did not hesitate to violate it whenever they could improve their condition. An apprentice is doubtless worth the least in the early portion of his apprenticeship, and while his remuneration is less than at a later period, he does not give a fair equivalent oftentimes for the knowledge that is imparted to him. The rates of remuneration are fixed for the service which he is to render during his entire period, and if, therefore, he quits without reason after he has served half or two-thirds of the period, he probably receives more than his master, and the latter is the loser by the breaking or disregard of the contract. (See Appendix A for the experience of employers with apprentices.)

27. Whether or not apprentices should be required to serve their full period against their wishes, is a question on which opposite opinions exist among their employers. One opinion is that the apprentice should be regularly indentured, as he formerly was, and should be required to serve his full term, and if quitting before its termination, without just cause, should be subject to penalties as the law provides. (See Appendix D, section 41.) For such infractions the law has been rarely enforced of late years. But if an indenture was now made as formerly, and both parties were required to perform it, doubtless there would be less inclination to disregard its terms. On the other hand, some employers assert that if an apprentice is dissatisfied and desires to leave, on the whole, it is best for both that he should go, for if he remained he would work with less heart and efficiency than he did before. Neither would profit much should he continue in a compulsory service.

28. Another view, which is favored by some employers, is a pro-

bationary period of several months during which the applicant may learn whether he is desirous of continuing in the employment, and whether his employer is desirous of retaining him. For doubtless, in many cases, the applicant has a very different idea of the nature of the trade before entering it than he has after a short experience. By working a little while he can form a better judgment of his wish to continue, aptitude for the work, or of his strength or ability to pursue it. The employer on the other hand, can also form a better judgment of the applicant's fitness, and therefore such an arrangement would seem to be a wise one for both. (See Appendix A., page 10.)

29. It is often said that the skilled mechanic has become an extinct person and that boys are no longer desirous of learning trades as they were formerly. This remark is not true. Our inquiry clearly shows that applications for apprenticeship are very numerous. This is especially the case at the larger establishments. Many of the employers take the names of the applicants and give them places in the order of application. In other cases, preferences are given to the children of employes. Naturally, preferences should be given to the children of employes who have rendered a faithful service to their employers. At the Keystone Saw Works many of the present workmen once served as apprentices, while their sons in turn are now learning the trade. The Cramp Ship Works may also be mentioned. Applications are very numerous, and a large number of apprentices are employed, but preferences are given to the applications of the workmen for their children.

30. A few illustrations of indentures may be given. The first is a very old one; the others are of a more recent date. It is noteworthy, in reading these, how few changes have been introduced from time to time until a very recent period.

31. In many cases when the apprentice has finished his apprenticeship cards or certificates are given to him that prove useful in making applications for work. (See Appendix A, page 3.) This is not practiced by all employers, but is, we believe, by many. These certificates read somewhat like the following:

“BALDWIN LOCOMOTIVE WORKS.

This certifies, that has served an apprenticeship of years with us at the business, and has fulfilled all his engagements in a satisfactory manner.

Philadelphia,18...

.....
Foreman.”

“This is to certify, that has completed his full term of instruction with us, to our entire satisfaction.

.....
.....”

32. As already said, the period of apprenticeship has been shortened; the old term of seven years has been reduced in most employments to three or four. The following table shows the period of apprenticeship in many employments:

KIND OF INDUSTRY.	TERM OF APPRENTICESHIP.
Car building,	4 years.
Machinists and boiler makers,	4 “
Machinists and iron founders,	4 “
Painter and decorator,	4 or 5 years.
Iron ship building,	4 years.
Engineers and machinists,	4 “
Painting and paper hanging,	3 or 4 years.
House carpentry,	4 years.
Iron founders,	5 “
Watch-cases and jewelry,	4 “
Bricklaying,	4 “
Watch-case manufacturing,	3 or 4 years.
Locomotive works,	3 years.
Hat manufacturing,	3 or 4 years.
Stove and hollow-ware,	4 years.
Saw and file manufacturing,	4 “
Furniture manufacturing,	5 “
Smith and horse shoer,	5 “
Paper hanging,	3 “
Wagon building,	4 “
Machinists,	5 “
Jewelry manufacturing,	5 “
Glass blowing,	4 “
Plastering,	3 “
Machinery and tool manufacturing,	12,000 hours.
Fine carriage building,	5 years.
Printing and book-binding,	5 “
Book-binding,	5 “
Stone cutting,	4 “
Silver smithing,	5 “
Printing, lithographing, etc.,	5 “
Letter-press printing,	5 “
Carpenters,	4 “
Plumbing and gas fitting,	4 “
Machine shoe manufacturing,	3 “
Butcher,	2 “
Plumbing and gas fitting,	4 “

It must be remembered that many do not learn the entire trade, but only one branch, or at most a few branches. The following table, embracing thirty-five trades, shows the course or direction of workmen in this regard:

KIND OF INDUSTRY.	NUMBER TAUGHT. (Entire Trade.)	NUMBER TAUGHT. (Branches.)
Car building,	none	all
Machinists and boiler makers,	"	"
Machinists and iron founders,	"	"
Painter and decorator,	all	none
Iron ship building,	none	all
Engineers and machinists,	"	"
Painting and paper hanging,	2	none
House carpentry,	4	"
Iron founders,	none	all
Watch-cases and jewelry,	"	"
Bricklaying,	all	"
Watch-case manufacturing,	none	all
Locomotive works,	"	"
Hat manufacturing,	"	"
Stove and hollow-ware,	"	"
Saw and file manufacturing,	"	"
Furniture manufacturing,	"	"
Smith and horse shoer,	1	"
Paper hanging,	3	"
Wagon building,	none	all
Machinists,	all	none
Jewelry manufacturing,	"	"
Glass blowing,	"	"
Plastering,	"	"
Machinery and tool manufacturing,	none	all
Fine carriage building,	"	"
Printing and book-binding,	"	"
Book-binding,	all	"
Stone cutting,	all	"
Silver smithing,	none	all
Printing, lithographing, etc.,	"	"
Letter-press printing,	"	"
Carpenters,	all	none
Plumbing and gas fitting,	"	"
Machine shoe manufacturing,	none	all
Butcher,	all	none
Plumbing and gas fitting,	"	"

33. In the shops of the Pennsylvania Railroad Company at Altoona, where railway engines are made and repaired, an apprentice serves for four years. It is supposed that during this period an apprentice will learn to make every part of an engine, and at the end of his apprenticeship will be a skilled engine-builder. If he sought to learn how to make only a few parts, of course not so much time would be required. This condition of employment prevails in the Baldwin Locomotive Works, which is the largest establishment of this kind in the country, if not in the world. Most of the apprentices learn how to make only a few of the parts; to run a planer or to do the lathe work; only a small number ever acquire the entire trade. Of course, the simpler the process, the sooner the apprentice is able to become proficient, and perhaps to earn larger wages; but, on the other hand, his future dependence and inefficiency are greater than they would be if he were master of the entire trade. For, whenever only a few branches are acquired, he must be confined to them to earn a liveli-

hood, while if he understood the entire trade or art, a much wider range of opportunities would be open to him. This is an advantage which workmen are too apt to overlook. They are so desirous of obtaining work as soon as possible, and with the least preparation, that they sacrifice a greater future advantage for a present smaller one. This is one of the most serious consequences to the workman from the division of employments. He thereby becomes more dependent and helpless than he would be if he was more proficient in a wider field of service. It may be added, also, that doubtless, in many cases at least, he receives lower wages by reason of this dependence than he would receive if he had the alternative of doing several branches; or, in other words, of engaging in wider service.

34. The pay received by apprentices is usually by the week or month, and the following table describes the rates that are now current in the leading employments:

KIND OF INDUSTRY.	COMPENSATION PER WEEK BY YEARS.				
	1st.	2d.	3d.	4th.	5th.
Car building,	\$3 00	\$4 00	\$5 00	\$9 00	.....
Machinists and boiler makers,	2 00	2 50	3 00	3 50	.....
Machinists and iron foundry,	2 70	3 60	4 05	4 50	.....
Painter and decorator,	4 00	6 00	8 00	10 00	\$12 00
Iron ship building,	2 00 & 3 50	2 50 & 4 50	4 50 & 5 50	5 50 & 6 50	.....
Engineers and machinists,	2 40	3 60	4 80	6 00	.....
Painting and paper hanging,	4 00	5 00	6 00	7 00	.....
House carpentry,	4 00	5 00	6 00	7 00	.....
Iron foundry,	3 00	4 00	5 00	6 00	7 00
Watch-case and jewelry,	2 00 & 3 00	3 00 & 4 00	4 00 & 5 00	5 00 & 6 00	.....
Bricklaying,	4 00	5 00	6 00	7 00	.....
Watch-case manufacturing,	3 50	4 50	5 50	6 50	.....
Locomotive works,	3 00 & 4 20	3 60 & 4 80	6 00 to 8 40	.....	.....
Hat manufacturing,	2 00	2 00	2 00	2 00	.....
Stoves and hollow-ware,	3 50	4 00	4 50	5 00	.....
Saw and file manufacturing,	4 00	4 50	5 00	5 50	.....
Furniture manufacturing,	3 00	4 00	5 00	6 00	7 00
Smith and horse shoer,	3 00	3 50	4 00	4 50	5 00
Paper hanging,	3 00	4 00	5 00	.....	.....
Wagon building,	3 50	3 50	4 00	4 00	.....
Machinists,	3 00	4 50	5 50	6 50	7 50
Jewelry manufacturing,	3 00	4 00	5 00	6 00	7 00
Glass blowing,	1 75	3 00	3 50	4 00	.....
Plastering,	4 00	5 00	6 00	.....	.....
Machinery and tool manufacturing, .....	.....	.....	.....	.....	.....
Fine carriage building,	2 00	3 50	4 00	4 50	5 00
Printing and book-binding,	2 50	2 00	3 50	4 00	5 00
Book-binding,	2 50	3 50	4 00	5 00	6 00
Stone cutting,	3 00	4 00	5 00	6 00	.....
Silver smithing,	2 50	3 50	4 50	5 50	6 50
Printing, lithographing, etc.,	3 00	4 00	5 00	6 00	7 00
Letter-press printing,	3 00 & 4 00	4 00 & 5 00	5 00 & 6 00	6 00 & 7 00	7 00 & 8 00
Carpenters,	2 43	4 86	7 29	9 72	.....
Plumbing and gas fitting,	3 00	3 25	4 25	5 50	.....
Machine shoe manufacturing,	3 00	4 00	6 00	.....	.....
Butcher,	3 00	4 00	5 00	.....	.....
Plumbing and gas fitting,	3 00	3 50	4 00	4 50 to 6 00	.....

35. With respect to the nationality of apprentices, a careful inquiry shows that by far the larger proportion of them are Americans, or are born in this country. The following table, derived by inquiry from thirty-five establishments shows these particulars:

KIND OF INDUSTRY.	NATIONALITY.				
	American.	English.	Irish.	German.	Other nationalities.
Car building,	44	2		2	
Machinists and boiler makers,	5				
Machinists and iron foundries,	26		11	3	
Painter and decorator,	3				
Iron ship building,	500				
Engineers and machinists,	2				
Painting and paper hanging,	2				
House carpentry,	4				
Iron foundries,	3				
Watch-cases and jewelry,	45			7	
Bricklaying,	2				
Watch-case manufacturing,	all				
Locomotive works,	all				
Hat manufacturing,	156		1	4	13
Stoves and hollow-ware,	all				
Saw and file manufacturing,	55				
Furniture manufacturing,	10				
Smith and horse shoer,			1		
Paper hanging,	3				
Wagon building,	10				
Machinists,	1			1	
Jewelry manufacturing,	2				
Glass blowing,	9				
Plastering,			2		
Machinery and tool manufacturing,	125				
Fine carriage building,	6				
Printing and book-binding,	10				
Book-binding,	1				
Stone cutting,	6				
Silver smithing,	3				
Printing, lithographing, etc.,	29		5	1	
Letter-press printing,	6				
Carpenters,	4				
Plumbing and gas fitting,	1				
Machine shoe manufacturing,	20				
Butcher,	2				
Plumbing and gas fitting,	4		1		

From these returns it will be seen that nearly all the apprentices in these establishments are Americans, or native born. These figures are a complete refutation of the statement that Americans are no longer learning trades. And all should rejoice over this state of things; for, however crowded the productive employments may be, those who are engaged in exchanging products have far more applications for employment; and compensation for those thus engaged, on the whole, is very much poorer. One of the reasons for this strong tendency towards exchange of employments seems to be the unwillingness of persons to soil their hands, as most of them must do who engage in the productive pursuits.

36. The rise of the factory system, as already stated, has radically changed the method of employing apprentices. In many cases only parts of the trade are acquired, and even in acquiring these rules exist for employing apprentices that were unknown a few years ago. They have been established by the labor organizations, which are the

outgrowth of the factory system. Nearly every labor organization has established rules, that will be described hereafter, regulating the employment of apprentices. In most of the organizations two widely different views or positions have been maintained on this subject. One of these positions is the restriction of apprentices to the smallest possible number; the other is the reverse. The upholders of the former system contend that the special skill acquired by their members should be confined as narrowly as possible, as a measure of protection. By thus limiting their skill to a smaller number it is, of course, easier to increase or retain the rate of compensation. In other words, if their skill is more widely diffused there is less chance of retaining the rate of wages. Perhaps one of the best illustrations of this opinion is shown by a class of workmen known as beamers, employed in a cotton factory. They are, perhaps, the only class possessing very much skill, as the art of dyeing, which used to be regarded as a highly skillful occupation, has ceased to be so in consequence of the large amount of information now furnished by the producers of dye colors to those who buy and use them. The beamers, though, still form a special class and watch their branch of production closely. If requested to teach others how to do their work, they decline whenever possible, and in various ways seek to confine their knowledge to themselves. Of course, their object is to prevent others from invading their ground and to hold it for themselves.

37. Concerning the right of labor organizations to establish rules whereby they resolve not to teach their art to others, or to work in shops with them, or with only a limited number, we perceive no reason why they have not a right to do these things. But whether it is expedient to establish such rules—whether they have the effect desired—is another question. In describing the rules that have been established and their modifications, nearly all of them have been in the direction of giving persons a larger opportunity to become apprentices. Indeed, in some of the large labor organizations, especially that of the Amalgamated Iron and Steel Workers, the rules have been greatly modified or abolished.*

38. It must have been seen at the outset in establishing these regulations restricting apprenticeship, that one or more consequences would follow which in the end would defeat their aim. First, the non-apprentice and less skillful class would become

*In reply to an inquiry addressed to the secretary of this association, he said: "Our association of late years has removed restrictions on learning trades in our business. We have no apprentice law."

The secretary of the International Furniture Workers' Union has written: "I beg leave to say that we, in the furniture trade, have no apprentice regulations at all. Very seldom does a boy learn his trade here in this country, because the employers can have all the hands they need without bothering with apprentices."

larger, and employers would seek to utilize them by simplifying the processes of production, so that they could be employed; or else they would draw more largely on the old world for workingmen. So long as children are born and grow to a period when they are able to work, the struggle for existence must continue, and if they are denied an opportunity to learn a trade, they must earn whatever they can in other ways. No labor organization can cut them off from work altogether. It may close its doors to them, but it can do no more. Every person has equal right to life, liberty and the pursuits of happiness. Therefore, if every labor organization confined within very narrow limits the special trade knowledge possessed by its members, the consequence would be an increase in the number of those who would grow up not having much skill, unless they were able to acquire it in other ways. They would be in the world and with as much right to live as other persons.

39. Before describing more fully the chief consequences of apprenticeship regulations, the question may be considered concerning the nature of the work which men are employed to perform. Are they justified in confining it to themselves? For a long time much has been said about destroying the monopolies that exist in production. As everyone knows, public opinion is opposed to monopolies, whatever may be their form or nature. But should not this extend quite as much to a monopoly in work as to the product of it? Where can a line, founded on reason, be drawn between the two? Ought not, then, the great field of employment be free to all on similar conditions?

40. Every attempt to establish a monopoly encounters opposition. Methods are used to defeat it, and when labor organizations established rules for restricting apprenticeship within such narrow bounds that many who desired to learn trades could not do so, as others had done before them, opportunities were opened for them in two ways, which were not perceived in the beginning. First, as already mentioned, machinery was invented to play a more important part by lessening the quantity of labor and also the skill required in production. Manufacturers have been just as eager, probably, to lessen the degree of skill required as the quantity of labor. To cheapen production has ever been their uppermost thought, and this they have sought to accomplish, not so much by reducing the rates of wages as by reducing the quantity of skill and labor. That they have been eminently successful from their point of view none will deny.

41. The rules thus established by labor organizations rest on two theories or principles: First, that the labor of trades should be confined within particular channels; and secondly, that more time should be devoted to learning them. Therefore, at an early day, most of the labor organizations established rules on this subject. Some of

these will now be described. The following rules have been established by the United Green Glass Workers' Association:

"That we allow one apprentice to every ten journeymen, and three-fifths of ten journeymen working for one firm for the blast of 1893-94 firms from cause decreasing the number of journeymen must, also, decrease in proportion the number of their apprentices, so that at all times they will be within the premises of this law. This law shall not be construed as to debar any firm from taking one apprentice, providing they have working nine journeymen.

"That firms having put in an apprentice, and from any cause said apprentice leaves his trade, he cannot be duplicated; but should an apprentice die during the first year of his apprenticeship, he may be duplicated."

42. Local typographical unions have long had stringent regulations on this subject, and perhaps no organizations, except the glass blowers, have had stronger rules or enforced them more rigidly. The rules established by many of these unions provide that:

"All boys entering a printing office with the intention of learning the business shall be held by agreement, indenture or written contract for a term of five years.

"The number of apprentices in any office shall not exceed the proportion of one to every five journeymen regularly employed; each office, in any event, being entitled to one boy—that is to say, two boys for the first five journeymen, and one for every five journeymen regularly employed thereafter.

"When a boy shall have contracted with an employer to serve a certain term of years he shall on no pretense whatever leave said employer and contract with another, without the full and free consent of said first employer. Provided, That such change may be made in consequence of the death or relinquishment of business by first employer."

43. The International Typographical Union has also established the following regulations:

"From and after January 1, 1887, the International Typographical Union prohibits any subordinate union from recognizing apprentices on morning newspapers who may thereafter be placed in composing rooms, unless they be duly and lawfully indentured.

"It is enjoined upon each subordinate union to make regulations limiting the number of apprentices to be employed in each office to one for such number of journeymen as to the union may seem just; and all unions are recommended to admit to membership apprentices in the last year of their apprenticeship, without the privilege of voting, and exempt from the payment of dues for that year, to the end that, upon the expiration of their terms of apprenticeship, they may become acquainted with the workings of the union and be better fitted to appreciate its privileges and obligations upon assuming full membership: Provided, They shall be required to take an obligation pledging themselves to maintain the secrecy of the organization in which they desire membership.

"Where the laws of the union admit an apprentice to conditional membership in the last year of his term, and such apprentice makes application, and is rejected on the ground of incompetency, it is not necessary or proper that union men should refuse to continue at work where such apprentice is employed."

44. The Pattern Makers' National League has established the following regulations:

"That the League recognize four (4) years as the length of time an apprentice should serve at the trade, and will use our influence to establish this as a universal rule.

"Any apprentice, during the last six months of his apprenticeship, may be admitted to membership in any association or branch of the League at half rates.

"The league will not admit as a member or sanction the employment of any person who has not served a regular apprenticeship or worked at least five (5) consecutive years at the trade of pattern making, except in cases where the applicant has been found, upon investigation, to be a competent workman, and able to command the current rate of wages.

"Where any associations or branches are being organized, it shall be in the power of the organizer, after thorough investigation, to admit such candidates to membership."

45. The constitution of the International Association of Machinists provides that:

"Any boy hereafter engaging himself to learn the trade of machinist, must serve four (4) years. He shall in no case leave his employer without just cause. The following ratio of apprentices shall be allowed: One to each shop, irrespective of the number of machinists employed, and one to every five (5) machinists thereafter; and no boy shall begin to learn the trade of machinist until he is sixteen years old, nor after he is twenty-one years old.

"Apprentices who have served three and a half (3½) years at the trade shall be eligible to membership by one-half the initiation fee and half the dues and assessments, and shall be entitled to full membership on the expiration of their apprenticeship, and then they shall pay full dues and assessments.

"Note.—An apprentice is one who is legally indentured to serve at least four (4) years at the trade, and who shall have entered into an agreement with his employer to be taught the several branches of the trade as practiced by him."

46. The constitution of the American Flint Glass Workers' Union provides that:

"Each firm (of the Prescription Branch) shall be entitled to apprentices at the rate of five per cent. of journeymen working for said firm, a journeyman to be a union man, as recognized by the A. F. G. W. U., but when a firm has more than thirty journeymen, three-fourths of twenty shall entitle them to an additional apprentice; and when a furnace goes out and journeymen are laid off, the percentage of five

per cent. of apprentices shall be laid off also; but when the firm does not employ fifteen journeymen, and does employ ten journeymen, they will be allowed one apprentice, and at no time shall they be allowed to take any apprentices in advance. This only applies to the prescription branch.

"All members of firms manufacturing moulds that work as journeymen on moulds, except the one designated by the company as foreman, must become members of the A. F. G. W. U. All mould shops employing two or more journeymen, shall be entitled to a foreman, and mould shops employing ten or more journeymen shall also be entitled to an assistant foreman if necessary. Neither foreman nor assistant foreman shall be members of the A. F. G. W. U. The latter paragraph for the foregoing section shall apply only to the regular shops of the Pressed Ware Branch.

"Each mould shop employing two or more journeymen shall be entitled to one apprentice every four years, but those employing more than two journeymen shall not have apprentices to exceed the rate of twenty-five per cent. of the number of members employed. Except a half ration or more of journeymen will entitle a shop to an additional apprentice. Apprentices must be sixteen years of age, and be indentured to the firm for a period of not less than four years, the agreement to be reported to the union. The condition of the continuous duration of said indenture shall be subject to the percentage of the number of members employed. If the apprentice quits his place of employment he shall not be allowed to work in any other shop. If a firm discharge an apprentice without justifiable cause, it shall not put another in his place until such discharge is found to be justified by the firm and the shop committee. Apprentices shall be taught all branches of the trade, journeymen members to furnish the necessary information.

"If the apprentice quits his place of employment, he shall not be allowed to work in any other shop. If a firm discharge an apprentice without justifiable cause, they shall not put another apprentice in his place until the expiration of four years, or until such discharge is found to be justifiable by the shop committee. Before apprentices can work elsewhere after the expiration of their service, they must become members of the local union under whose jurisdiction they served their apprenticeship.

"That each cutting shop shall be entitled to one apprentice for every five journeymen; a journeyman to be a union man as recognized by the A. F. G. W. U. Cutters' apprentices shall not be indentured before sixteen years of age, and must not serve less than five years, and if any apprentice quits or leaves his place, he shall not be allowed to work in any other shop; and if a firm discharge him without sufficient cause, they shall not put another in his place until the expiration of his apprenticeship; and all apprentices must be taught all branches of the trade, and they shall not be allowed to work on Saturday afternoon, and anyone who shall issue a transfer card to anyone having served less than five years at the trade shall be fined the sum of fifty dollars (\$50.00) for each and every offence.

"At no time shall there be in any one cutting shop more than one apprentice to each five journeymen; but shops having a majority fraction of journeymen more than the regular ratio shall be entitled to one additional apprentice. Firms having more than this propor-

tion of apprentices shall not be entitled to put in any more until the proportion is reduced. Each apprentice shall serve five years, and shall be taught the trade fully in all its branches. When journeymen are laid off, a like proportion of apprentices shall be laid off.

"Each engraving shop shall be entitled to one apprentice every two years, who shall serve not less than four years; and he shall have the privilege of four hours' practice per week for the full four years of his apprenticeship.

"If an apprentice quits or leaves his place he shall not be allowed to work in any other shop. Should the firm discharge him, they shall not put in another apprentice until the expiration of two years.

"No non-union man, nor boy, shall be allowed to take a place to work at any of the trades represented in this A. F. G. W. U.

"There shall be a labor bureau established in each local union, appointed by the president; the object, to procure employment for those that are worthy of it. The board shall consist of three or more members, whose duty it shall be to get a job for the unemployed union men, if there is a vacancy in the factory where they are at work. They are to notify the secretary of the National Union that they want a man or more, as the case may be, and the national secretary to get such a man or men, as the board may ask for, the board to keep a record of all men to work in their factory, and all matters appertaining to their trade.

"There shall be a uniform system of prices in cutting shops, based on the amount of work done.

"No man shall exceed in work the wages which he is paid if he works day work, or if he works piece work he shall not exceed on an average four dollars per day.

"Any lamp shop employing more than ten union journeymen shall be allowed one apprentice to every ten union journeymen employed; no more to be taken until they are out of their apprenticeship. Shops employing less than ten and more than four union journeymen shall be allowed one apprentice, and no more to be taken until he has served his apprenticeship.

"Apprentices must be sixteen years of age and must be indentured to the firm for a period of not less than four years, the agreement to be approved by the union.

"If an apprentice should quit his place of employment he shall not be allowed to work in any other shop.

47. The Brotherhood of Painters and Decorators has provided in their constitution that:

"Whereas, Our craft, by the constantly increasing number of incompetent men drifting into our ranks, has suffered to such an alarming extent that it behooves us to do our best efforts to establish some means whereby the standard of skill may be raised and encouragement given to young men to become apprentices and thoroughly master the trade; therefore, for the best interests of the craft, we declare ourselves in favor of the following rules:

"The indenturing of apprentices is the best means calculated to give that efficiency which it is desirable a workman should possess; and also to give the necessary guarantee to the employers that some return will be made to them for a proper effort to turn out competent

workmen. Therefore, we direct that all L. U.'s under our jurisdiction shall use every possible means, wherever practicable, to introduce the system of indenturing apprentices.

"Any boy or person hereafter engaging himself to learn the trade shall be required to serve a regular apprenticeship of three consecutive years, and shall not be considered a journeyman unless he has complied with this rule, and is twenty-one years of age at the completion of his apprenticeship.

"All boys entering the trade with the intention of learning the business shall be held by agreement, indenture or written contract for a term of three years.

"When a boy shall have contracted with an employer to serve a certain term of years, he shall, on no pretense whatever, leave said employer and contract with another, without the full and free consent of said first employer, unless there is just cause, or that such change is made in consequence of death or relinquishment of business by the first employer; any apprentice so leaving shall not be permitted to work under the jurisdiction of any L. U. in our Brotherhood, but shall be required to return to his employer and serve out his apprenticeship.

"It is enjoined upon each L. U. to make regulations limiting the number of apprentices to be employed in each shop to one for such number of journeymen as may seem to them just; and all unions are recommended to admit to membership apprentices in the last year of their apprenticeship, without the privilege of voting and exempt from the payment of dues for that year, to the end that upon the expiration of their terms of apprenticeship they may be acquainted with the workings of the union and better fitted to appreciate its privileges and obligations upon assuming full membership."

48. The United Association of Journeymen Plumbers has established the following rules:

"Any apprentice going at the business shall not be under sixteen years of age, and be of good moral character, able to read and write and understand the rudiments of arithmetic, and must serve five years, three of which shall be as a helper and the remaining two years to be at the discretion of the employer, at practical service, before becoming a journeyman.

"One apprentice shall be allowed to every three journeymen or fraction thereof, and there shall not be more than five apprentices in any shop.

"Each master plumber shall register the name of every apprentice with the conference committee, and it shall be the duty of both master plumbers and journeymen to see that said apprentices remain at work in the respective shops until the full time of five years be served.

"Should any master plumber not have sufficient work for his apprentice and desire to transfer him to another shop, he may do so by consent of the conference committee, and such transfer shall be recorded.

"Should any master plumber require extra helpers for his men, he shall have the privilege of hiring such helpers, with the understanding that they shall not be allowed to use plumbing tools.

"All apprentices, after having served five years, must stand a practical examination by the board of directors of journeymen's associa-

tion, who shall decide as to their ability, as first or second journeymen, and rate them accordingly for the sixth year.

"All journeymen shall use their utmost endeavors to properly instruct all apprentices entrusted to their care, and see that they are properly employed at all times while at work out of the shop.

"It shall be the duty of any member of either association, being cognizant of any violation of this agreement, to report the same to the president of either association, who shall notify the conference committee as soon thereafter as possible.

"Each apprentice, when received by conference committee, shall be provided with an apprenticeship card furnished by said committee."

49. The regulations of the Stone Cutters' Association of North America provide that:

"All apprentices, on going to the trade, shall serve a term of four years, and shall be under the control of the branch where they are serving their time, and subject to the wishes of said branch during their apprenticeship, the same as journeymen; but in no case shall they work more hours than journeymen.

"No applicant under the age of fifteen or over eighteen shall be allowed to go to the trade. Each apprentice, on going to the trade, shall go before the officers of the branch under which he is serving his time, at the first regular meeting thereafter, and give his name, age and place of residence, and the name of the firm that he is apprenticed to; and if the same is considered satisfactory, he shall be taken under the protection of the said branch, and the recording secretary shall keep a record of the name in a book kept for that purpose. Said book to be called the apprentice book.

"All apprentices registered in each branch to a contractor, shall be compelled, unless for just cause, to finish their time with the same, unless prevented by death or other cause.

"If any employer or company of employers should cease to carry on the stone-cutting business, the apprentice or apprentices in their employ shall be compelled to finish their time under the jurisdiction of the branch with which they started, providing they can obtain employment.

"Any apprentice leaving an employer and engaging with an employer recognized as a "scab," or working in violation of the rules of any branch of this association, shall come under the rule as provided for scabs under the jurisdiction of the branch where he committed himself.

"Any applicant for time to finish his trade, should he find a place as an apprentice in some shop where they have not the full complement of apprentices prescribed by the branch to which he applies, shall be required to give proof by his work that he has already served part of his time before he shall be entitled to the protection of this association, and a majority of the members working in the shop where he is employed shall determine how long he shall be required to serve, and shall personally testify before the meeting of the branch their opinion of the time he shall serve, and in case a majority can not be present, they shall delegate one or more of their members to appear before said branch meeting, with their decision in writing. No applicant of this character shall be more than twenty years of age, and all ap-

prentices or improvers must present themselves before said branch meeting within two weeks after they are engaged.

"Any branch of this association shall have the privilege of regulating the number of apprentices in each shop within its jurisdiction, but in no case to exceed two in any shop where there are less than one hundred men employed, and in no case to exceed four in any shop.

"It shall be the imperative duty of shop stewards to see that all apprentices in their respective shops are given as good work as they are able to do, in order that they may become skilled workmen, fitted to take their place as journeymen in our midst."

50. The Cigarmakers' International Union prescribes that an apprentice must serve at least three years. The number allowed in each shop is restricted and regulated by each local union.

The Metal Polishers', Buffers' and Platers' Union of North America has established the following regulations:

"All persons desiring to become apprentices at either branch of our craft, who have had no practical knowledge thereof, shall be required to serve an apprenticeship of two years at buffing and three years at polishing before being granted a journeyman card.

"All persons holding a journeyman card as polisher or buffer, and desiring to learn the other branch, shall be required to serve an apprenticeship of one year before receiving a journeyman card for both branches.

"Wages of apprentices shall be adjusted by the local union in whose jurisdiction the apprentice is employed.

"No union shall allow more than one apprentice to ten or less journeymen, and not more than one for each additional eight journeymen.

"Any apprentice leaving the city shall be given a certificate by the financial secretary, showing how long he has worked at the business, and the same shall be deposited with his card."

51. The constitution of the International Union of Hardwood Furniture and Piano Varnishers provides that:

"Factories or shops employing ten finishers or less shall be allowed one apprentice, two for ten to fifteen finishers, and one more for each additional ten finishers employed. Apprentices shall pay the sum of fifteen cents a month into the local union, and shall become active members after three years' service and are otherwise eligible."

52. Formerly one of the most exciting subjects of debate at the annual meetings of many of these associations was the regulations which ought or ought not to exist regarding apprentices. Two opinions were always held by the members. One class or party favored the admission of a few apprentices, thus striving to confine their work to the smallest number of workmen. Another class favored the establishment of more liberal rules for the employment of apprentices. It may be said, in a general way, that the rules have been more and more relaxed, and that the tendency, of late years especially, has been very marked in that direction. Indeed in some of the strongest labor

organizations, no rules relating to apprentices at the present time exist. This is the case with the Amalgamated Society of Iron and Steel Workers, which is one of the largest and strongest labor organizations in the country. Little by little, the original rules relating to apprenticeship have been modified until, so we have been informed by the officials, no regulations whatever exist in the constitution of that society that are practiced or observed in any manner by the members. This, however, is not true of all the organizations, especially of the glassworkers. Their rules regarding apprentices are rigidly enforced. So were the rules among the printers until a recent period, but now they are very much relaxed. One reason for relaxing them was the fear that, if it were not done, employers would find some other way of securing assistance and thus defeat the object for which they were established.

53. It must be remarked that the good intentions of unions in prescribing regulations for learning trades have been too often defeated or disregarded by the unions themselves. Again and again, when strikes have occurred they have sought in order to strengthen themselves to deprive their employers of the labor of their apprentices by taking them into their unions. Many of the journeymen who are poorly skilled today are so for the reason that their unions declared their term of service to be completed when, in truth, they had served, perhaps, only an inconsiderable portion of the full time required by their own trade regulations. Thus, rules which had their origin in a wise purpose—the more thorough acquisition of trades, have been impaired by the unions themselves. This has happened so frequently that the unions neither deny it, nor the consequences described.

From this attempt to restrict apprenticeship other highly important consequences have followed. The members of the labor unions must have seen that if they were unwilling to impart their knowledge to others there would be a larger number not possessing their special skill, or else other means would be devised for teaching them, or that additional machinery would be invented for simplifying the processes and thus eliminating the employment of the skill possessed by themselves. Children must live in some way, and, therefore, means of some kind must and will be provided for their existence. If a skilled person is unwilling to impart his knowledge to them, whereby they can obtain a better living, then they must work without it, or it must be imparted through other sources; or, if these means fail and they become helpless, then the public must support them as charities. In other words, while they live, if work is not given them to do, then those having work, or an income therefrom, must take care of them. Consequently the workingmen must have seen, as well as all others, that their plan of restricting the mode of employment was likely to prove useless and break down, as has been the case.

55. First of all, the inventor has been busy devising new machinery for performing the work of men. He is always busy, and every day announces some new discovery for simplifying or lessening human employment. Inventions have been stimulated by the high wages paid to labor, and the increasing demands made by the workingmen for a larger share of the value of the product. Many of the inventions of the last ten or fifteen years are the outgrowth of strikes and other unwelcome labor occurrences.

56. In consequence of these, in many cases, less skillful help can be employed; in others, perhaps the degree of skill is not lessened, but there is a saving in the quantity. Within a few years great progress has been made in perfecting typesetting machines, which have displaced, for a short period at least, a great quantity of labor. The decline in the enforcement of the rules in printers' unions has been ascribed partly to the invention and introduction of these machines.

57. One of the most important consequences of establishing these rules and limiting the number of apprentices is the rise of trade schools. This was a result or consequence not anticipated, perhaps, by any one at the time of establishing such rules; but it did not require much thought to reach the conclusion that if the labor unions did not provide for the teaching of enough apprentices to fill the places of journeymen who died, or who left the business, and also for the new demands arising from a constant increase thereof, other ways would be provided for obtaining new laborers. To some extent, the gap has been filled by persons who came here from other countries; but even these, in many cases, have not sufficed. In some industries, as we have shown, the difficulty was overcome, in part at least, by inventing machinery whereby persons possessing less technical knowledge could be employed. This method of overcoming the difficulties arising from the teaching of an insufficient number of apprentices has been adopted in many industries. The object of inventing and introducing so much labor-saving machinery has been not only to save labor, but also to simplify processes, so that less skilled labor need be employed. The inventor has had the second object in mind quite as much as the first. Of course, in employing less skilled persons, lower compensation has been given; and thus the workingmen, by their own rules, have defeated, in a large degree, the objects which they had most at heart.

58. The rise of the trade school is the direct consequence of the inability of the boys to learn trades in the old ways. Thoughtful men have seen that there were no places for boys in the shops as there used to be. They have of course, seen that the master had no time to instruct them and that journeymen were disinclined to do so because they were regarded as future competitors with themselves for work. The numbers, constantly increased who could find no place in shops and factories, and even those who went there,

we have already explained, labored under many difficulties. So the trade schools have arisen, not simply in this country, but in all countries. In England, France and Germany, especially, have they had a longer history than in our own. By establishing the trade or industrial schools the relation between the pupil and teacher is changed. He is taught by a person who delights to teach him—there is no competition between the two. The teacher is, or should be, interested in conveying the best possible information; in other words, in making the pupil as proficient as possible. If, therefore, the school is properly equipped with tools and materials, he ought to acquire as much skill as he could in a shop with other workmen. He can devote his whole time to the work without interruptions, or without interrupting others. Under the old system, to some extent, he was in the way; he could be taught only by taking the time of others and thus impairing their efficiency. By separating him from workmen, by putting him into a school, this friction is avoided and he has the advantage, certainly in the best schools, of acquiring as much knowledge, and perhaps more, than he would if he sought to acquire his skill in the old way; furthermore he begins to acquire a knowledge of his trade at once, losing no time in doing other things, such as sweeping, errands and the like, as is often the case with boys in workshops.

59. The most general division of schools for training persons in the use of tools is the manual training and the trade school. The manual training school is the most general, and may be regarded as introductory to the other. What is manual training? It has been thus defined: "The mind perceives more qualities through the hand than through any other one sense; and it uses the hand to present the external object to the other senses, so that it can perceive, through them, other quantities. We express ideas by speech, writing, drawing, moulding and painting. All these modes of expression, except the first, require the use of the hand with the other senses. In all the shaping of matter into useful and beautiful forms, the hand, aided by the other senses, is the instrument of the mind in the use of tools and in the control of the machinery employed. It is the mind which uses the hand. It is the mind which must be trained to the performance of any work. The difference between the skilled and the unskilled manual laborer is the great mental power which the skilled workman is able to use. Manual training is the training of the mind to use the hand in connection with the other senses, in the acquisition of ideas from objects, in the expression of the ideas acquired, and in shaping matter into useful and beautiful forms."

60. As the training consists in the use of hand tools, it is practicable to introduce such instruction in schools almost everywhere without very much expense. With these many things can be learned and, indeed, a solid foundation can be laid for the more special in-

struction required for trade purposes. No one is so competent to explain as Prof. C. M. Woodward, director of the St. Louis Manual Training School, a department of Washington University, for this was the first school of the kind. It was organized by him, and under his direction its usefulness has been abundantly proved. He says that the manual training school was organized to effect several ends:

"To furnish a broader and more appropriate foundation for higher technical education.

"To serve as a developing school where pupils may discover their innate capacities and aptitudes, whether in the direction of literature, science, engineering or the practical arts, while securing a liberal elementary training.

"To furnish those who look forward to industrial life with a suitable preparation.

"To stimulate and develop the whole boy by cultivating memory, taste, observation, invention, judgment, will and habits of industry, circumspection, precision and exact thought.

"It is thus seen that the manual training school is a school for general, rather than for special education. It preserves all approved methods of promoting intellectual growth and vigor, but is not limited to them. While it adds a new culture, it enhances the value of old ones.

"It is not a trade school, nor a professional school, though it prepares boys for entering either trades or professional study.

"Its object is not to graduate mechanics any more than it is to graduate architects, manufacturers, lawyers, electricians or journalists; its graduates enter all these lines and many more. At the same time it aims to be of decided value to those who do become mechanics. It recognizes not only the wholesome intellectual and moral influence of manual training, but the great intrinsic worth of mechanical skill.

"The manual training school is not modeled after any European school; it is an American institution. The method of instruction in the theory and use of tools is of Russian origin, but the plan of the school, as shown by the daily program of the different years, is original."

"The schools are divided into seven departments, in which instruction will be given in the following trades, viz: Carpentry, bricklaying, plastering, stone-cutting, blacksmithing, painting and plumbing.

"Each department is furnished with competent instructors and is under the direct supervision of three members of the committee of that particular trade, and the schools, as a whole, are in charge of a superintendent.

"Evening classes only have been formed, but should a sufficient number of applications be received to warrant the management in so doing, day classes will hereafter be established.

"Instruction is given to each class three evenings per week. Two

of the evenings are for shop practice with tools and materials, and the remaining evening for scientific instruction, drawing, etc.

"At the termination of the course of instruction pupils are examined by the committee of each trade as to their proficiency in manual skill and scientific knowledge, and certificates are issued to those who are found worthy to receive them.

"The value of such a certificate lies in the fact that it will not only assist the holder in obtaining a situation, but will also entitle him to a reduction of one year from the usual term of apprenticeship.

They are conducted on the principle of teaching thoroughly how work should be done, and leaving the quickness which is required of a first class mechanic to be acquired at real work after quitting the schools. The instruction is both manual and scientific. A trade is taught in all its branches, and the reason why one method is right and another which seems to produce the same result is wrong, is carefully explained. Progress at a trade school is necessarily rapid. Skilled mechanics are employed as teachers, whose duty it is to show how work should be done, and to see that each individual does it properly. It is constantly sought to ascertain not only what the pupil knows, but in what he is deficient. Such a system can rarely be pursued in a workshop, where each employe is necessarily employed upon the work he can do best.

"These classes are intended for young men between sixteen and twenty-one years, whether intending to become apprentices, or wishing to improve themselves in their trade; and it is no obstacle to their admission that their employers are not members of any association."

61. The trade school is intended to furnish more complete instruction of a practical kind. All are beginning to see that it is practicable to teach persons their trades, or partly so, in this manner. The opposition to both kinds of schools has come largely from those who did not believe that such training could be practicable. But experience has clearly proved the contrary. The training has been long enough conducted in a number of schools to prove its usefulness. One of these schools is conducted by the Master Builders' Exchange of Philadelphia. Several trades are taught. The following is the outline of instruction in them:

CARPENTRY.

"There are two evening classes in carpentry and joiner's work, limited to fifteen (15) young men each. Manual instruction is given to Class No. 1 on Monday and Thursday evenings, and to Class No. 2 on Tuesday and Friday evenings, from 7.30 to 9.30 o'clock, the course of instruction being the same in both classes. Scientific instruction and drawing is taken up by both classes every Wednesday evening, from 7.30 to 9.30 o'clock. Class No. 2 will not be commenced until Class No. 1 is full.

"The young men in the carpentry class are shown the use of the various tools commonly used in the trade, great care being taken that each is held and used in a workmanlike manner. After this has been acquired, and boards can be sawed to a line and neatly planed, mortising and tenoning are taught. Then panels are framed, mouldings are put on, and, later, doors and shutters are made. Partitions are also

set, floors and partitions are bridged, and flooring laid. A small frame house is also framed, sheathed and shingled, etc. This course of instruction gives each member of the class a varied amount of work.

"The scientific instruction includes the meaning of the terms used in Carpentry, laying out a building from a plan, the framing of partitions and roof trusses, strength of girders, etc."

BRICKLAYING.

"There are two evening classes in bricklaying, limited to fifteen (15) young men each. Manual instruction is given to class No. 1 on Monday and Thursday evenings, and to class No. 2 on Tuesday and Friday evenings, from 7.30 to 9.30 o'clock, the course of instruction being the same in both classes. Scientific instruction and drawing is taken up by both classes every Wednesday evening, from 7.30 to 9.30 o'clock. Class No. 2 will not be commenced until class No. 1 is full.

"Practical bricklaying will be taught in a thorough manner, leaving the quickness to be acquired after quitting school. Instruction is given in building nine, thirteen and eighteen-inch walls, turning corners, and building intersecting walls, piers, flues, fireplaces, corbelling and turning arches.

"Scientific instruction is given on the thrust and equilibrium of arches, mixing and properties of mortar and cements.

"In the bricklaying classes the young men are taught first how to handle the trowel and how to spread mortar. After this they are practiced on nine and thirteen-inch walls. When these can be carried up plumb and the courses laid level, the class is put upon walls returned at right angles, piers, fireplaces and flues. Great care is exercised that each brick is properly laid, and that the joints are neatly pointed. The brickwork is carried up as high as the young men can work. It is then torn down and the brick cleaned, to be used again. Before an exercise is commenced the instructor shows how it should be done. The young men are then required to practice under the constant supervision of the instructor until they can do the work well."

PLASTERING.

"There are two evening classes in plastering, limited to ten (10) young men each. Manual instruction is given to class No. 1 on Monday and Thursday evenings, and class No. 2 on Tuesday and Friday evenings, from 7.30 to 9.30 o'clock, the course of instruction being the same in both classes. Scientific instruction and drawing is taken up by both classes every Wednesday evening, from 7.30 to 9.30 o'clock. Class No. 2 will not be commenced until class No. 1 is full.

"Instruction in regard to the component parts of the materials necessary for each branch is fully imparted to the pupil whilst he is applying the same.

"First.—Instruction in lathing. Space between laths. Number of laths to a course before breaking of joints on plain surfaces; also breaking of joints over window and door heads to prevent cracking.

"Second.—The use of hawk and trowel. The taking up of the mortar from the mortar-board on the hawk will be practiced by the pupil over the mortar-board until he is thoroughly proficient before

he is allowed to put mortar on any surface; this is essential to guarantee cleanliness.

"Third.—The applying of the mortar to wall, partition or ceiling-surface which is known as scratch-coat, roughing on a first coat, practicing on wall or partition first. After the pupil acquires proficiency, he will be shown how to work on ceilings. The use of the scratcher, and the leaving the first coat in a proper condition to receive the second coat.

"Fourth.—Second coating. Screeding, first, of angles. How to handle the straight edge. How the screeding should conform to where window and door casings intervene. The filling of the space between the screeds to make a perfect surface. The use of the darby, the proper face to be left, the rubbing up and cutting out of angles, to leave the work in a condition to receive the finishing coat of the white or hard finish.

"Fifth.—Applying the white coat, the manner of running on white coat before skimming up is commenced, the necessity of running on the white stuff evenly to guarantee a uniform surface and lessen labor in skimming up, troweling off the work, how to edge the trowel, use of and proper application of water with the brush; particular attention to this is essential on the part of the instructor; also the proportions of plaster of Paris and sand required.

"Sixth.—Hard finishing; how applied and the difference as to application and finish, both as to workmanship and material, as compared with white coat.

"Seventh.—The cutting of quirks on corner or angle beads. How a quirk stick or tool is made and how applied.

"Eighth.—Chamfered or beveled corners. How run, etc.

"Ninth.—Sand finishing, or work left from under the float.

"Tenth.—Cornicing, preparation of the ceiling and walls to receive the cornice. Traversing, striking of line on ceiling, setting of strips, mitering, etc. Tools necessary and the proper appliance.

"One great feature is to instil into the pupils the necessity of keeping their tools clean to ensure good work and facilitate its execution. Pupils should also be required to leave their tools clean at the end of each lesson.

"First.—That the tools are properly held at work.

"Second.—That the tools are only used for the purpose for which they are intended.

"Third.—The proper position of the pupil when at work.

"Fourth.—The proper point to commence his work.

"Fifth.—The pupil should be proficient in one branch before being advanced.

"Cementing in all its various forms is an important matter. The various kinds of cements, and their nature, such as hydraulic and Rosendale cements, American, English and German Portland Cements, also Keene's cement, will be thoroughly explained to the pupils.

"Soap-stone finish, Adamant plaster finish. The finish of plastering on the different kinds of metallic wire lathing. Modeling and molding of ornamental plaster and cement work.'

STONE-CUTTING.

"There are two evening classes in stone-cutting, limited to fifteen (15) young men each. Manual instruction is given to class No. 1 on Monday and Thursday evenings, and to class No. 2 on Thursday and Friday evenings, from 7.30 to 9.30 o'clock, the course of instruction being the same in both classes. Scientific instruction and drawing is taken up by both classes every Wednesday evening, from 7.30 to 9.30 o'clock. Class No. 2 will not be commenced until class No. 1 is full.

"Instruction in plain and ornamental stone-cutting in freestone and marble is given.

"The course of instruction commences with squaring an irregular block of stone. The pupil is then shown how to finish the surface in various ways, such as rubbed, tooled, bush hammered, random pointed, tooth chiseled, etc. He is then taught to cut chamfers, simple moldings, return moldings, raised and sunken panels, etc.

"It is difficult to realize how much more thoroughly such a trade as stone-cutting can be learned with a skilled mechanic to show how each piece of work should be done and to explain why it should be done in a particular way, than by leaving the trade to be acquired by observation and by chance."

BLACKSMITHING.

"There are two evening classes in blacksmithing, limited to eight (8) young men each. Manual instruction is given to class No. 1 on Monday and Thursday evenings, and to class No. 2 on Thursday and Friday evenings, from 7.30 to 9.30 o'clock, the course of instruction being the same in both classes. Scientific instruction and drawing is taken up by both classes every Wednesday evening, from 7.30 to 9.30 o'clock. Class No. 2 will not be commenced until class No. 1 is full.

"Instruction is given in forging, filing and clipping.

"The instruction in forging will be in the management of the fires, in drawing down, bending, shortening, welding, splitting, punching, chamfering, riveting, etc. In vise work, the instruction will be in filing to line, fitting tongues and grooves, chipping bevels, ring work, etc.

"The blacksmith's shop is well lighted and well ventilated. It is in charge of a practical mechanic, and it is fitted up with forges and the tools and appliances of a first class shop, the plan being to give the young men such instruction as will enable them both to comprehend clearly the principles of their work, and to gain a knowledge of the kinds of tools used in their trade, and the various ways of using them. In each exercise some useful piece of work is executed. Instruction is also given in building and the management of forge fires, upon which much depends in forging. The growing demand for wrought-iron work makes the instruction proposed to be given at the Philadelphia Trade Schools particularly valuable.

"The work required of the young men is hard, but the hours of instruction are not too long to render the practice more than good exercise. The members of this class are advised to keep a flannel shirt and a suit of clothes at the school to work in, so that their clothing can be dry when they leave.

HOUSE PAINTING.

"There are two evening classes in house painting, limited to ten (10) young men each. Manual instruction is given to class No. 1 on Monday and Thursday evenings, and to class No. 2 on Thursday and Friday evenings, from 7.30 to 9.30 o'clock, the course of instruction being the same in both classes. Scientific instruction and drawing is taken up by both classes every Wednesday evening, from 7.30 to 9.30 o'clock. Class No. 2 will not be commenced until class No. 1 is full.

"Young men, by this course of instruction in painting, can prepare themselves to enter an excellent trade, and for which there are openings, for those who know how to work, in every town in the United States. The course of instruction, which combines both the science and practice of the trade, is arranged for those who are now employed in shops, or who desire to enter the trade. These classes are recommended to well-educated young men, who are old enough to know for what sort of work they are fitted, as the instruction should enable them to make their labor of value, and in a reasonable time after leaving the school to become journeymen.

"Instruction is given in painting, graining, lining, gilding, flatting, polish white, etc. Each member of this class is advanced as rapidly as his proficiency will allow, it being required that each exercise shall be well done before proceeding with the next. Instruction is also given in the harmony of colors, mixing of colors, properties of oils and driers.

"This evening instruction in house painting meets a long-felt want, by which young men now in workshops can gain a knowledge of the trade not to be obtained in a shop. Ambitious young men who wish to become first class workmen should visit the schools, and see what progress can be made by working during two evenings each week for a few months under the supervision of a capable instructor.

PLUMBING.

"There are two evening classes in plumbing, limited to twenty-five (25) young men each. Manual instruction is given to class No. 1 on Monday and Thursday evenings, and to class No. 2 on Thursday and Friday evenings, from 7.30 to 9.30 o'clock, the course of instruction being the same in both classes. Scientific instruction and drawing is taken up by both classes every Wednesday evening, from 7.30 to 9.30 o'clock.

"The manual instruction consists of wiped round and branch joints, wiped solder seams, bit joints and seams, joints on pipe at various angles, wiping on a stop cock, wiping on a ferrule, wiping a flange on a two-inch pipe; putting an overflow pipe in a safe waste, bends, traps, caulking, etc. At the conclusion of this course, miscellaneous and fancy work.

"The scientific instruction and drawing includes the proper arrangement of supply, waste, soil and drain pipes, boilers, tanks, pumps, fixtures, etc.; trapping and ventilation of fixtures, soil, drain and waste pipes.

"Each young man is furnished with a set of tools, and has his allotted place at the work-bench. The instructors, who are skilled mechanics, follow a regular course. Each member of the class is shown how his work should be done, and it is the duty of the in-

structor to see that it is done neatly and in a workmanlike manner. The solder is melted by means of Bunsen burners, supplied with gas. This avoids the heat and unwholesome gases of charcoal, or the danger which might arise from a great number of gasolene furnaces. Each member of the class is advanced as rapidly as his proficiency will allow. He is provided with a separate compartment, in which the specimens of his work are kept after being approved by the instructor. These specimens may be taken away at the end of the course by paying for the cost of the material used. The scientific course of instruction is as follows:

"The instructor writes the questions on the blackboard, which are answered by the pupils in writing, in books prepared for that purpose. They will be examined, corrected and returned to the pupils at the close of the term. Diagrams are also given the members of the class of improperly arranged plumbing, many of them taken from faulty work that has actually been done in this city, which they are required to correct. By this course of manual and theoretical instruction, a knowledge of the trade is acquired, which it would be difficult to obtain in any other way. Young men in the trade, and those who propose to enter it, should remember that the plumber, if he is to succeed, must know far more than was required of him a few years ago.

EXAMINATION.

"A record of the manual work is kept for each trade, and averaged at the end of the term. Immediately after, a certain number of questions are selected by the committee in charge of each trade, and form the basis of the examination. The questions are printed and are to be answered from memory and in writing. The average from these is combined with that from the manual work to obtain the average required for a certificate; so that pupils who find themselves deficient in either the manual or scientific work, have the opportunity of making good the defect in one way by increased attention to the other."

63. The Williamson Trade School is another institution of like character:

"The school day begins at 8 a. m. and ends at 5 p. m. (with an hour from 12 to 1 p. m. for dinner, and for rather more than two years of the course is equally divided between academic and trade work, thus giving four hours daily to each. The academic instruction is substantially the same for all trades, and during the first year it consists of: Arithmetic, reading and elocution, English language, literature and composition, United States history, physiology and hygiene, penmanship, music, political geography and elementary mechanical drawing.

"For the second year the studies are the same as during the first year, with the addition of physical science, physical geography, civil government, and the substitution of mechanical and architectural drawing for the general principles of drawing, and of the principles of algebra and geometry for arithmetic.

"Beginning the third year, more attention is given to special trade instruction, special courses being prepared for each trade, while the studies of the first and second year are mostly discontinued. The machinists are especially taught the principles of the steam engine, generation and physical properties of steam, evaporative efficiency of

fuels, strength and properties of materials used in constructions, principles of machine designing, free hand sketching, mechanical drawing, algebra and geometry.

"Carpenters—Strength and properties of building materials, roof construction, principles of architectural designing, floor construction and trusses, detail drawing and estimates for buildings, geometry and algebra.

Pattern makers—Strength and properties of materials used in machine construction, trade drawing, designing of cog-gearing, general principles of pattern making, foundry practice, etc., algebra and geometry.

Bricklayers—Strength and properties of building materials, especially of stone, bricks, mortars, cements, etc., architectural drawing and designing, building estimates, etc.

THE MECHANICAL COURSES.

"For the purpose of giving greater mechanical handiness, and as a test of the mechanical capacity, taste and aptitude of the apprentice, on entering the school, six months of preparatory instruction in wood work is given, consisting of the construction of a series of forms of exercises embodying the general principles of carpentry.

"Assignment is not, therefore, made to any trade until the apprentice has been six months at the school and his mechanical bent and capacity have been pretty fairly tested.

"The trades taught consist of three, viz: Wood work, comprising general carpentry and pattern making; building, comprising stone masonry and plastering, and metal work, pertaining mainly to the ordinary operations in machine construction.

"In selecting the trades, proper consideration is given to the wishes of the pupil, which, however, are not always in the line of the trade for which he appears to have the greatest aptitude and is best fitted for physically, etc. The right to decide what trade shall be taken is reserved, and usually in such cases, is exercised by the school.

"With the exception of the building and repairing done for the school, the work of the pupils has no commercial value, and is arranged entirely with regard to its instructional value. All courses are progressive and are carefully and systematically graded, beginning with the most elementary principles, and advancing to the finished building, machine or pattern.

"No principle is neglected which forms an essential part of a mechanic's skill or knowledge. Each apprentice, at graduation, is required to produce a mechanical thesis, setting forth general principles of, and his skill in, his trade. In addition to the graded shop courses, each class of apprentices has considerable practical work. The machinists assist in the management of the steam boilers, engines, electric dynamos, run lines of steam pipes, electric wiring, etc. The carpenters do the general repair work of buildings, furniture and finishing or construction of such buildings as the school from time to time requires. The bricklayers or builders, at all times, work under conditions which are almost identical with those in the daily practice of the trade. They do much permanent work for the school in bricklaying, plastering and stone masonry.

"The shops are all commodious and well-lighted, and are fitted with all necessary modern appliances for trade teaching in the several lines."

64. One of the proofs of the efficiency of this training is that employers generally testify that persons who apply to them for employment afterwards possess not only a considerable skill, but are eager to learn more. In the inquiry recently made by this bureau concerning the apprenticeship system existing in this State, it was the opinion of all employers that the persons thus coming to them from the trade schools were the most desirable of their employes. Not only had the instruction received been helpful to them, but they worked with an earnest and intelligent purpose. Not only had the instruction given at these schools been good of its kind, but the pupils had also been incited to pursue their labor with greater zeal than others who have a less perfect knowledge of their surroundings. In other words, the properly educated man who pursues any mechanical or other employment is better fitted to pursue his task than a person possessing less education. First of all, in these schools, besides his special or trade knowledge, he has acquired some mental training or discipline which is valuable to him. If one has the means, he loses nothing by spending several years in his education, if it be a kind that leads him into pursuits by which he can do his best work. One of the serious mistakes of education, in too many cases, has been that it has often led students from the paths which they ought to have pursued when completing their studies. There has been a great unwillingness, for example, on the part of those who graduate in the high schools and other schools of a similar character, to become machinists, while, if they had never pursued their education in such institutions and had gone into the shops in their early years, they doubtless would have been contented with their lot and have gotten on better. But the education which they have received in these places, in too many cases, has had the effect of leading them away from the work which they were best fitted to do, or which they could obtain, and of leading them to seek for employment in stores and counting rooms where they could keep their hands clean, although receiving small pay, and with little hope of ever acquiring a comfortable livelihood. The education that has wrought this result is miserably defective, and the wonder is that those most interested in the subject have been so slow in finding out the havoc wrought by their schools and methods of education. Happily, the error is now clearly seen, and many of the institutions are supplementing their ordinary or usual instruction with that of a mechanical or trade character. Thus, the education of the student is becoming more fully rounded out, and he goes into the world better prepared to earn a livelihood and to enjoy himself than those who

went before him. No matter, therefore, how much time may be spent in acquiring an education, if it is turned in the right direction and the practical side is developed as well as the theoretical. Only good can come from such a course of instruction, even though long extended.

65. What, then, should the State do in the way of establishing and supporting these schools? If it is justified in appropriating money to a State college and a naval training school ship, if the cities and other municipalities are justified in appropriating money for high schools and other places where more than the ordinary branches of learning are taught, surely they are justified in appropriating money for schools in which all who attend can be fitted to earn their living. Of course, it is supposed that, by teaching a boy or girl in an ordinary school, such an one is better equipped thereby to earn a living; but a living, in most cases, must be earned by the use of physical as well as mental powers, and it is singular indeed, that the State and other municipalities should have expended so much money heretofore in imparting the knowledge that may be derived from books and lectures, and so little in learning how to use tools and other instruments whereby they can earn a living. A complete education requires the development, not only of the theoretical, but also of the practical. All, at last, have found this out—that it is quite as important to devote a portion of the public money to manual training and to trade schools as to expend so much in the higher branches of learning without the proper application of them. A slight reflection clearly reveals the fact that a more symmetrical and useful education, on the whole, can be given to many children by cutting short, perhaps, their higher education at a somewhat lower point and educating them more fully in practical pursuits. Of course, the higher education must be continued, but the system must be some what changed.

66. We have already described the courses of instruction in several industrial schools in this State, but they do not cover the entire field. There are a large number of shops and factories whose employes require special training, and to acquire it the schools must be located in their vicinity and some arrangement be effected whereby those who attend can spend a portion of their time in them. Thus far, the scope of industrial schools has been confined to learning the use of hand tools, lathes and a few other machines. In the Drexel Institute, and also in the Williamson Free Trade School, there is some machinery, but only a small portion of the various kinds in operation can ever be acquired solely for instructional purposes in consequence of the expense. It would seem, therefore, that to cover the whole field, some arrangement must be effected of the nature above described. Schools should be established close by shops and factories and arrangements should be made whereby students can spend a portion of their time in

studying books, etc., and another portion in acquiring a practical knowledge of tools and machinery. As most of these establishments have apprentices—boys and girls—it ought not to be an impossible thing to make such arrangement. The subject of child labor is one that lies very close to the thoughts of many people. Many objections have been raised to employing children in factories and in other works, and, as all know, statutory regulations exist on the subject. On the other hand, the need of earning something in this way is imperative in many cases. For example, a father dies, leaving a considerable family, and the mother is the only person who can earn anything for them. It may be quite beyond her power to earn enough to sustain all. By employing some of the children enough may be earned to sustain all of the members. On the other hand, the need of educating them is also imperative. It has been suggested, and it is quite practicable in the larger cities, that children should be permitted, in many cases, to work a portion of the day in the mills, where they would do light work, and which, in no respect, would be injurious to them, and thereby earn something, and be required during the other portion of the day to attend schools. A mill, therefore, would have at least two sets of employes of this character, who would not only earn something, but also acquire an education of a general and practical kind. It would seem that in these ways the State and the municipalities have a very clear duty to perform; and if appropriations for what is popularly termed higher education are just and proper, surely the appropriation of money to teach children how to earn a living is more strongly justified by many considerations that are too obvious to require notice.

67. Whoever may oppose the systems of practical training, the workmen should be the last to do so, for it must be remembered that their children constitute the larger number who are to profit by it. By thus educating and training them they are better equipped for the race of life. Of all classes, therefore, the workmen should take the deepest interest in the development of our schools, both on the practical as well as on the theoretical side. It may be repeated that probably the strongest opposition to these schools has sprung from the belief that they are not practical, that the money and time thus expended are thrown away, but experience has clearly shown that this is not the case. The education now given in them is of a highly useful character, and whoever may oppose them, surely the workmen ought not, for, both directly and indirectly, they are to gain more than any other class. The creation and success of these schools is proof of their necessity. Within a short period they have multiplied everywhere.

APPENDIX A.

THE CONDUCT OF APPRENTICES.

The following experiences of the employers of labor in various industries, in regard to the conduct of apprentices in observing their agreements, and the expediency or desirability of enforcing them, is added:

A Firm of Engineers and Machinists.—Apprentices are taken by us on simply a verbal agreement, and if they choose to leave us before their term expires we never try to prevent them. We have had boys leave and then return and beg to be taken on again. We pay them their wages whether there is work for them or not, and teach them the trade thoroughly, and when they come of age give them a certificate.

A Manufacturer of Diamond Mountings and General Jewelry.—This firm has been in business since 1828. We have not had any very great trouble with our apprentices. In some few cases, when a boy could not acquire the trade, he would be dismissed, and in a few cases they would leave us to work at another place before their terms expired. We have one man who learned his trade with us, commencing as an apprentice thirty-two years ago. He is our foreman. We never had a boy enter but by verbal agreement. In England an apprentice to this trade is required to pay a premium to the master to be taught the trade.

Flint and Green Glass Hollow Ware.—Our apprentices stay until their time expires, as when their term of apprenticeship expires they are furnished by us with a card or certificate that they have finished the trade, without which they cannot secure employment in a union factory. The journeymen themselves see that this is carried out.

A Bookbinder.—The sooner we can turn our attention to the old system of training our American boys, the better; but how to do it without the co-operation of the parents is the question.

A Wagon and Coach Builder.—In addition to the wages paid to our apprentices we buy clothes for them and give them presents of money at holiday times. We have had no trouble with boys leaving our employ before the expiration of their term of apprenticeship, as we treat them properly. But we think if a boy is not satisfied it is better that he leave our employ; therefore we do not have them indentured.

Paper Hangers.—The first year of their apprenticeship they simply assist the journeymen, tear off old paper, do sizing, etc. The second year they are put at hanging what are known to the trade as blanks; but it is too often the case that as soon as a boy can do a job of work by himself the trouble begins by his wanting to be paid more wages than agreed upon, and, as is too often the case, his father instigates him, and finally takes him away to some other establishment where

he will probably be paid a dollar or two more per week. I have always paid my apprentices whether I had work for them or not, but we must depend on their sense of honor to stay and finish their trade.

A Saddler and Harness Maker.—I have no apprentices now, and my experience with them has not been very flattering, nor with journeymen, either, for the most of them who apply for work do not know anything about the business except stitching. I do not favor the indenturing of boys, as they should be free to leave if the work or the surroundings do not suit them. I began my apprenticeship in Scotland at the age of thirteen years, but was not indentured.

Carriage Building and Harness Making.—Each branch of our business is a trade of itself. We have never in our experience of forty years had any trouble with our apprentices leaving us before their apprenticeship term was completed. We have had boys who, when they have been several months at the trade, because of their inability to learn, we have had to request their parents to take them from our employ.

A Printing Company.—There is urgent necessity for legislation in regard to the apprentice system. At present there are very few trades in which a boy is regularly indentured for a term of years. In many instances he will work a year or two, become dissatisfied and leave his employer, with but a rudimentary knowledge of his trade. The result is an incompetent workman who must accept whatever compensation he can secure. On the other hand, the boy who serves his term faithfully becomes an expert workman, who can command the highest wages and whose services are always in demand. The remedy for the evil should be, that a bond with surety be demanded by the employer as a guarantee for the completion of a term of service, such as may be agreed upon between the parties.

Printing, Lithographing, etc.—We have no trouble in getting apprentices; the trouble consists in getting the right kind, as we want intelligent lads who have had some education. But the principal trouble has been in keeping them after they have become useful, for if they are offered a dollar or two more a week than we give them, away they go.

Had I my way, I would have none but American boys as apprentices. I would take them for a probationary period of three months, during which time I would try them for a few weeks at each branch of the business, and the one they seemed best adapted for I would have them indentured and have them taught. This business has grown to such vast proportions that no boy can learn it all thoroughly.

Machine Shoe Manufacturing.—Boys come to our place to work, and if they so elect, can be taught one of the various sub-divisions of the trade. We do not have any trouble with their leaving us for higher wages, as they get as high wages from us as they can in any like establishment.

Hat Manufacturing.—Our indenture binds us to give the apprentice only two dollars per week during his entire term of service, but in point of fact they are paid that only for the first year. We have paid boys who have been apt and industrious as high as \$14 per week during their second year. We have an entertainment hall and library attached to our factory, also doctors in attendance every day, who attend to the workmen and their families without charge, and also any

persons in the neighborhood who may wish to avail themselves of their service.

Hat Manufacturing.—We have had no trouble with apprentices leaving us, as we would prosecute any person enticing them away, and, besides, they could not get employment in any other establishment in this city.

Painting and Paper Hanging.—I have had six apprentices to leave my employment before their term expired because they were promised more wages elsewhere. The result of apprentices leaving their masters in this manner is to have a large number of half-taught men who are not proficient and cannot, when they become men, command full wages. There should be some plan devised, either by the apprentice and his parent or guardian entering security for his remaining at his trade until the expiration of his term, or by the master retaining a sum from the boy's weekly wages, to be paid to him on the faithful fulfillment of his obligations.

General Machine Works, Boiler Makers and Foundrymen.—We have not had any very great trouble. If apprentices conduct themselves properly we pay them a premium of fifty cents per week for their full term of apprenticeship of four years.

Granite and Bluestone Cutting.—We have had some apprentices leave our employ whom the Granite Cutters' Association would have compelled to return to us, but we would not have them. We have had no trouble to get boys who were anxious to learn this trade, but many of them find it too laborious and leave it.

Painters and Decorators.—I have never had any trouble with my apprentices, as they have found it better for themselves to remain and finish their trade than, like so many others in this business who, for the sake of a dollar or more per week, leave and never learn the trade thoroughly.

Furniture and Upholstery.—We have had considerable trouble with the labor organizations in regard to our journeymen, but they have never interfered with our apprenticeship system. We have always more applications for positions in our factory, as apprentices, than we can accommodate, and as soon as the last apprentice becomes proficient in the rudimentary branches of the trade we put another one on, and our boys have always remained with us until their trade was finished.

Manufacturers of Brass Work.—The boys are under no obligation to remain with us, further than a verbal agreement, which the majority of the boys do not keep.

Silversmiths.—There is an understanding among the silversmiths in Philadelphia that no apprentice can leave his employer and seek labor in another silversmith shop without the consent of his boss. Nor will he be accepted by the party he makes application to without his release from his former employer. As a general thing, our apprentices have remained with us until of age, making competent workmen, and in some cases have continued on in our employ at full wages.

Trunks and Bags.—Boys come to us to work, and if they see proper to remain, and if they are good, industrious boys, they are taught the trade, such as it is, but they are under no obligation or agreement to stay with us.

A Letter Press Printing Company.—In addition to the information given in answer to your questions, permit me to make a few remarks

on the subject of apprentices, as relating to and affecting my trade—letter press printing.

For some years past there has been much discussion among thinking men in the trade as to the proper method of indenturing apprentices. The United Typothetae, the national organization of master printers has endeavored to cope with the matter, and has had a committee for three years to investigate and report upon a suitable plan. Nothing has come of this, however. There seems to be a disposition to shirk the matter and leave it entirely to the option and control of the individual master. There is, however, great unanimity of opinion over the decadence of the workmen. Everyone deplores it and urges that something be done to give us better, more intelligent and more skillful workmen. It is a significant fact that since the abandonment of the apprenticeship system in vogue some years ago, there has been a great falling off in the capacity of the journeymen printer. There are today few really first class workmen, and very few all-round printers.

The fault lies in the want of a proper method of selecting and training boys for the business. The ranks are recruited from the streets, and boys that have neither the mental nor physical capacity to master the details of the trade; are made to become as efficient as their hands will allow them, and no more. The brain remains uneducated.

The worst feature of the case, however, lies in the fact that very seldom does the boy stay long enough in an office to finish his trade. After he has had a year or two instruction, and has become of some value to himself and of service to his employer, he is enticed away by the offer of larger salary. Or he imagines himself more competent than he is, and demands more pay than his employer can allow, and leaves if his request is not granted. In either case he becomes unsettled, his training ceases, and he drifts about from one office to another, and unless he takes refuge in the union, is never able to earn the full salary of the journeyman.

We want, first, a just and equitable apprenticeship system—one that will operate to the mutual interest of both employer and employed. Having this, we next want the co-operation of the heads of institutions like Girard College, Manual Training School, Philadelphia High School, to furnish a supply of the right material from which to make intelligent workmen. It can be made apparent to the boys attending these schools that there is as much honor, and possibly more profit, in becoming a first class printer, as there is in entering one of the professions.

In Philadelphia today there is a dearth of men competent to manage departments of practical work, and of others to assist in the management itself.

I have in contemplation at the present time, the inauguration of a system in my own office. The indenture will be for a term of years, ending upon the boy attaining his majority. He shall be paid a stipulated sum per week, to be increased every six months fifty cents. In addition to the regular pay, fifty cents per week will be deposited in the saving fund to the credit of the apprentice, to be given him when his term of service completed. It shall be an express stipulation of the agreement that if the boy, through influence, or from reasons of his own, leaves my employ, he forfeits all claim to the amount thus deposited. My object in this is two-fold: First, to give the boy

something to look forward to—a sort of reward for merit; next, to give him a little start when he arrives at manhood. The experience that he will get from daily contact with the work in the department to which he may be assigned will be supplemented by practical talks on the theoretical side of the business.

I feel that when such a system is in vogue a few years, there will be no dearth of the right material from which to select apprentices.

Many are looking forward to the establishment of technical schools for the purpose of giving boys a start in the business. These schools are successfully carried on in England, and the beneficent results are seen in the skilled workmen they turn out. An effort has been made to have the Drexel Institute and Williamson School make printing a part of their curriculum, but so far without effect.

If the trade school is to be a factor in the training of apprentices in the printing trade, then the master printers themselves are the ones to take the matter in hand and carry it to completion.

APPENDIX B.

EFFECT OF MACHINERY.

Cutlers.—This old industry has been almost revolutionized by the advent of machinery. We do not manufacture anything except a knife or tool of a special pattern, and the trade is confined principally to grinding and polishing.

Chair Manufacturing.—We do not manufacture chairs, but the material is purchased by us from the eastern states and is ready to put together. The material, in this State, is known in the trade as “knock downs,” and it is put together by skilled workmen, and we have no use for apprentices.

Butcher.—This business is greatly changed in this city. Formerly a butcher went to the drove yard, purchased his cattle, drove them home and killed them in his own slaughter house as he needed them. Now he can go to the Abbatoir, purchase one or two cattle and have them killed a great deal cheaper than he can do it himself. A boy starts in this business to carry house orders for the customers. If he remains he is taught to cut up meat, but the trouble is, that oftentimes when he becomes proficient he will leave his master and set up business for himself in opposition. I would be in favor of a strict indenture.

Manufacture of Umbrellas and Parasols.—This is another industry which the use of machinery has almost completely changed. Forty years ago, or less, an umbrella maker was a skilled workman and received good wages. He fashioned the frame of the umbrella by hand out of either whalebone or rattan. Now the steel frame is made in one establishment, the handle in another, and boys can, under the supervision of a skilled workman, acquire sufficient skill in two or three weeks to put them together. Men cut the covers by hand for the finer grades and by machinery for the commoner ones, and girls and women sew them together and put them on the frames.

Morocco Manufacturing.—This is another industry that has been completely changed in the last ten years. Before that time all the work was done by hand; now it is all done by machinery, even the beam work and tanning, and skilled workmen who, twenty years ago, found no difficulty in making \$25 per week, now work for nine and ten. There are no apprentices taken, as boys and girls can attend the machines that finish the leather and can be taught in a week.

The shaving, which formerly was the best paid branch of the business, as workmen could make from \$25 to \$40 per week, is not done at all now, as the same work is done by boys on emery wheels for about \$3.00 per week.

Coopers.—There is no necessity for apprentices at this trade, as the staves and heads of barrels are made by machinery; boys put them together, and the hoops are driven on by machinery.

Fine Boot and Shoe Making.—Owing to the use of machinery in the manufacture of shoes, it will not be twenty years before a man who can make a shoe by hand will be difficult to find, and hand shoemaking will be one of the lost arts. One man can, with the aid of machinery, turn out 150 pairs of shoes in a day at the present time.

Locksmiths.—I do not know of any apprentices being taken at this business now. Formerly, when locks were made by hand, this was a large and important branch of industry, but I can purchase a lock now for less than I can buy the castings and put it together, and our business is altogether in repairing locks, bell hanging and key fitting.

Trunks and Bags.—We do not take apprentices, nor do we know of any others in the same business in Philadelphia who do. In former times, when all parts of a trunk were made by the trunkmaker, it was quite a business. Now we purchase handles, all corner pieces, braces, etc., and it does not require any great amount of skill to put them together.

APPENDIX C.

TRAINING IN MANUAL TRAINING SCHOOLS.

Prof. C. M. Woodward, director of the St. Louis Manual Training School, the first school of the kind ever organized, has thus explained what the training should be:

1. The shop training in tools, materials and processes should occupy every pupil in the school not more than ten and not less than six hours per week, under the immediate care and direction of a competent teacher. The shop mottoes should be "Instruction, not Construction," "Accuracy and Intelligence rather than Speed and Authority."

2. The drawing should occupy not more than five and not less than three full hours per week. It should be both free-hand and instrumental. The method of using pen, pencil and brush should be broadly studied and, though the school should not strive to be an art school, it should, among other ends, lead up to the artistic stage.

3. There should be a daily exercise in pure or applied mathematics.

4. There should be a daily exercise in science, with a great deal of individual laboratory work, with notebook and pencil in hand.

5. There should be from five to eight hours a week in literature, including practical rhetoric, grammar (English, Latin, French or German), history, civics, and reading standard authors.

Throughout the course, quality, rather than quantity, should be considered; the judgment, rather than the memory, be cultivated; and use, rather than ornament, should guide.

The standard to be reached for those who go forward into higher education should be scientific and technical, rather than literary.

I should like to dwell upon the peculiar function of the teacher of shopwork and the methods he may use, but my allowance of time will not permit.

THE ARRANGEMENT OF ROOMS, SHOPS, ETC.

These matters are far more important than one at first would suppose. Let me speak dogmatically from considerable experience.

1. If possible, let the shops be grouped in a separate building, at least fifty feet from recitation room windows, and with their noisiest windows facing away from the main building.

2. Let the passageway to the shop building be covered, and, if the buildings are more than two stories high, let there be a bridge across at the third-story floor.

3. A shop division should not contain more than twenty-five students. In machine metal work, twenty are enough.

4. A shop for twenty-five students should contain about 1,600 square feet of floor; be lighted by windows running flush to the ceiling; and

the methods of transmitting power should be such that a shop teacher can stop all shafting in his room, without interfering with any other shop.

5. Every shop should have a blackboard, and there should be means for readily seating a class in front of the teacher while he gives his preliminary lecture and illustration of method.

6. Every shop should have in close connection its own wardrobe and lavatory for class use.

7. No room should be used as a recitation room or drawing room which has shafting attached to the underside of its floor joists.

8. Chemical laboratories should be in the topmost story.

9. Physical laboratories should be furnished with tools and power.

10. Each shop teacher can teach six hours daily. He should mark his exercises and make his large drawings out of hours. He should be held responsible for the tools of his shop and for the order and discipline of his classes. He should keep records of attendance and proficiency, and should preserve all class exercises for such uses as the school may require.

11. Every student should leave his bench, forge, or machine in a perfectly clean, normal condition, and put every tool and appliance in its proper place; but all the menial work of the shop should be done by a janitor.

12. Every shop teacher should be a fair draughtsman and a good mathematician, and he should know a good deal more of practical mechanics than he is expected to teach.

13. Girls should take the full course of drawing, a course of light wood-work (including joinery, turning and carving), for which a special shop should be provided; a course in kitchen chemistry, supplementary to their general practical chemistry; and a course in needle-work and embroidery, to be known as the "Department of Domestic Economy."

14. A manual training school needs as many teachers as it has working divisions. A school of three hundred pupils needs a principal and twelve assistants.

15. The number of shops or work rooms depends on the length of work periods, and the number per week. If tool work covers two hours daily, then a shop is needed for every sixty or seventy pupils. A drawing room is needed for every one hundred and fifty pupils.

16. The principal should be equally at home in all parts of the curriculum.

APPENDIX D.

THE LAWS RELATING TO APPRENTICES.

1. The law of 1790 and amendments.
2. Minors may be bound apprentices by order of the orphans' court.
3. Masters must be of the same religious persuasion and of good repute.
4. The authority to bind apprentices is expressly reserved to the orphans' court.
5. The children who may be apprenticed.
6. They may be bound to charitable institutions.
7. What is meant by the term district.
8. Cases in which the public authorities can act.
9. In such a case the child need not join in the indenture.
10. The instrument is conclusive that the proper conditions existed.
11. Special legislation for apprenticing poor children.
12. Construction of these statutes.
13. After a long acquiescence such indentures cannot be annulled except for a palpable violation.
14. How children over whom public authorities have no authority may be indentured.
15. A child cannot be bound without his consent.
16. The consent of the parent, guardian or next friend is also necessary.
17. Order of assent, first the father.
18. Next the guardian.
20. Lastly the child's next friend.
21. The execution of an indenture without the guardian's consent is void.
22. Effect of guardian's consent.
23. Meaning of the art or trade in the statute.
24. Nature of the indenture.
25. To whom the child may be bound.
26. Extent of the period of service.
27. Education of the apprentice.
28. Special legislation on this subject for Philadelphia and Pittsburg.
29. The apprentice must be taught the entire art.
30. His support.
31. The indenture is binding only in the state.
32. Termination of the indenture. Death of the master.
33. His earnings after his master's death.
34. The indenture may be canceled by consent of all parties.
35. Penalty for preventing the taking of apprentices.
36. Remedies if the apprentice shall not properly conduct himself.
37. Construction of the statute.
38. The master's right to exercise a direction over his religious belief.
39. The service which the master may require the apprentice to perform.

40. When the apprentice has been abused how he may obtain relief.
41. Proceedings against absconding apprentices.
42. They are not justified in leaving in consequence of ill-treatment.
43. Penalty for harboring apprentices.
44. Apprentices to be liable when of age.
45. Penalty for harboring or entertaining apprentices by inn-keepers.
46. Assignment of apprentices.
47. Assent of the parent or guardian is always necessary.
48. Executors cannot assign an apprentice.
49. Nor a co-partner.
50. Mode of proceeding when an apprentice wishes to obtain a discharge.
51. Present condition of the apprenticeship system.

1. In 1700, for the just encouragement of servants in the discharge of their duty and the prevention of their desertion from their masters' service, it was enacted that no servant should be sold to any person residing in any other province or government without the servant's consent, and also that of two justices of the peace of the county wherein he lived. Nor could any servant be assigned over to another person unless in the presence of a justice of the peace of the county wherein he lived. Every servant who faithfully served four years or more, at the expiration of his servitude, should have a discharge and "shall be duly clothed with two complete suits of apparel, whereof one shall be new, and shall also be furnished with one new ax, one grubbing hoe and one weeding hoe." The act also provided a penalty for running away, and a reward to whoever should apprehend and deliver him. A penalty also was provided for concealing servants, and to discourage the embezzling of the master's goods it was also enacted that whoever should deal or traffic with any servant for any kind of goods or merchandise without leave or order from his master should forfeit treble the value of such goods. Another statute was enacted in 1713, but the enactment of 1790 is the most important. This was amended nine years afterwards, and after that there was no more legislation until 1836. Since then, three amendments have been made, in 1865, 1876 and 1878.

2. In an act for establishing orphans' courts, passed in 1713, it was enacted that "the justices of the said orphans' court in the respective counties shall, by virtue of this act, have full power and authority, * * * * at the instance and request of the said executors, administrators, guardians or tutors, to order and direct the binding or putting out of minors, apprentices to trades, husbandry or other employments, as shall be thought fit.

3. "Provided always, That none of the said orphans' courts shall have any power to commit the tuition of guardianship of any orphans or minors, or bind them apprentices to any person or persons, whose religious persuasion shall be different from what the parents of such orphan or minor professed, at the time of their decease, or against the minor's own mind or inclination, so far as he or she has discretion or capacity to express or signify the same; or to persons that are not of good repute, so as others of good credit, and of the same persuasion, may or can be found."*

4. "The authority to order and direct the binding or putting out of

* Purdon's Dig. 93, sec. 1, 2; 1 Smith's Laws 81, sec. 7, 12.

apprentices to employment is expressly reserved to the orphans' courts."[†]

5. The law recognizes two kinds of children who may be apprenticed; those who are poor and are a charge on the public, and those who are not thus chargeable. In apprenticing the first class, the law has provided: "It shall be lawful for the overseers of every district, with the approbation and consent of two or more magistrates of the same county, to put out as apprentices all poor children whose parents are dead, or by the said magistrates found to be unable to maintain them, so as that the time or term of years of such apprenticeship, if a male, do expire at or before the age of twenty-one years, and if a female, at or before the age of eighteen years."^{*}

6. All corporations, organized under any general or special law of this Commonwealth, for the purpose of providing homes for friendless or destitute persons or children, shall be, and are hereby authorized to receive such children, upon indenture from the guardians, overseers or directors of the poor of any municipality; and also to bind out and provide suitable homes for all children committed to their charge, when maintenance is unprovided for by their parents or guardians."[†] In 1887 the legislature further provided that "in all cases where, by any law of this commonwealth, the guardian for the relief and employment of the poor of any city, district or township, are authorized to bind any orphan to any city, the said binding may be made by the mother, guardian or next friend of the said orphan, and shall be of the same force and effect, and as binding upon said orphan, as if the indenture were executed by the guardians of the poor."[‡]

7. In construing these sections it may be inquired what is meant by the term district. The act relating to the poor[§] declares that the word district shall be construed to mean township and borough, and every other territorial or municipal division, and the term in the act under consideration doubtless has the same meaning.^{**} It may be added that the authority of the public officers extends only to children who have a legal settlement in their district.^{**}

8. The public authorities can act only in cases in which the child is a public charge.^{††} They cannot, therefore, apprentice a child which is not a public charge, by the mother's request, and thereby deprive the father of his child's custody.^{‡‡} Moreover, a grandfather or grandmother, whenever possessing sufficient ability, is liable for the support of a grandchild.^{*} Such a child, though having a father who is unable to furnish and support, cannot be indentured or bound out by the guardians of the poor.[†]

[†] See act of Sept. 29, 1770, sec. 5; 1 Smith's Laws 311.

^{*} Purdon's Dig. 98, sec. 3.

[†] Purdon's Dig. 98, sec. 4.

[‡] May 23, 1887, Pamph. Laws 168, Purdon's Dig. 2219, sec. 10.

[§] Purdon's Dig. page 1343, sec. 29.

^{**} See ex parte McDonald, 7 Legal Gazette 333.

^{††} Commonwealth v. Vanlear, 1 Serg. & Rawle 250; Commonwealth v. Jones, 3 Serg. & Rawle 158; Commonwealth v. Martin, 1 Pearson 30, 32; Pennsylvania v. Montgomery, Addison 262.

^{‡‡} Commonwealth v. Williams, 14 Lan. Bar 16.

^{*} Whiting's case, 3 Pitts. 129.

[†] Whiting's case, 3 Pitts. 129.

9. In apprenticing such a child, he need not join in the indenture.‡ In Crispin's case§ it was contended that the child's signature was necessary, but Mr. Justice Gibson said that it would require strong expressions in the statute to induce him to consent to overturn the practice of nearly half a century, and during that period it had uniformly been customary for overseers of the poor to execute indentures of apprenticeship without requiring the signature of the apprentice.

10. When a child has been indentured by the public authorities, the instrument is regarded as conclusive that all the requisite conditions existed, and which cannot be questioned in a subsequent habeas corpus proceeding. The court will not interfere for a parent whose ability is not sufficient to maintain his child.**

11. In much of the legislation for the regulation of the poor, in cities and other places, the authorities are authorized to apprentice children whose parents are dead, or who are unable to maintain themselves. In many cases the statutes are quite similar to the general statutes relating to the subject. These do not come within the scope of our undertaking, though it may be mentioned that on several occasions the courts have been required to construe and apply them.

12. In construing one of these statutes, enacted for Philadelphia in 1828, it was decided that the guardians had authority to bind out a child who had received public assistance from the out-door office of the guardian, but had not received such report in the almshouse or children's asylum.††

13. Furthermore, after an acquiescence of the parents for several years in the binding of such a child there must be a palpable violation of the law to induce the court to annul the indenture. In the Farley case Judge Parsons said: "A long acquiescence of parents in the binding, may in some cases be construed into an assent. It has to be borne in mind, that the father has visited his child at the residence of the master. The mother has seen her daughter quite as often as is reasonable, and the child many times has gone to see the mother. More than five years have rolled by since the indenture was executed, and this is the first application made to the court for relief. The master has fed and clothed the child while young and when unable to earn much for her support; and having attained that age which makes her labor of value, we are asked to declare this contract void, which has surely been fully sanctioned by the tacit consent of both mother and father. It should be a clear case of the most palpable violation of the law, which would induce the court to pronounce such a decision. The facts disclosed before us do not, in my opinion, present any such case, and we refuse to declare the indenture void."*

14. In another case‡ an act was construed relating to the authority of the directors of the poor of Dauphin county to bind out children as apprentices, and it was declared that they had no authority to do this unless such child was chargeable on the county.

‡ Commonwealth v. Jones, 3 Serg. & Rawle 158.

§ 3 Sergt. & Rawle 158.

** Commonwealth v. Miller, 8 Pa. Co. Ct. Rep. 525.

†† Commonwealth v. Farley, 3 Clark 49; but their power is limited to children having a legal settlement in the city, Commonwealth v. Jennings, 1 Browne 107.

* See Commonwealth v. Senneff, 9 Hazard's Reg. 78.

† Commonwealth v. Martin, 1 Pearson 30.

In Whiting's case ‡ an act was construed that applied to the binding out of the poor children of Pittsburg. The court determined who such children were within the meaning of the act; and it was declared that the special statute was quite in harmony with the general one relating to such children.

We will now proceed to consider those children over whom the public officers have no authority. The act of 1770 provided that "All and every person or persons that shall be bound by indenture, to serve as an apprentice in any art,† mystery, occupation or labor, with the assent of his or her parent, guardian or next friend, (or with the assent of the overseers of the poor, and approbation of any two justices), although such persons, or any of them, were or shall be within the age of twenty-one years at the time of making their several indentures, shall be bound to serve the time in their respective indentures contained, so as such time or term of years of such apprentice, if a female, do expire at or before the age of eighteen years, and if a male, at or before the age of twenty-one years, as fully, to all intents and purposes, as if the same apprentices were at full age at the time of making the said indentures, any law, usage or custom to the contrary notwithstanding."§

15. In construing and applying this statute, we may begin by remarking that a child cannot be bound as an apprentice without his consent.‡‡ This point was fully considered by President King in *Commonwealth v. Murray*.** As the law requires that he shall be bound by indenture, President King has remarked "no person can, upon general practice, be bound by indenture without or against his consent." Of course, as the judge remarked, the legislature could dispense with the necessity of the execution of an indenture by the child, and this, in fact, is done with reference to poor children who are apprenticed by public authorities.††

16. In addition to the child's assent that, also, of the parent, guardian or next friend is necessary, if the child has one.* Mr. Chief Justice Tilghman remarked in the *Vanlear* case: "But the true meaning is, that the assent of the parent or guardian must be had, except in cases where the infant becomes a charge upon the county. The assent of the one or the other is necessary, according to the nature of the case. So with regard to the law in question. When the apprentice has no parent or guardian (a very common case), his own consent shall be sufficient, but where he has a parent or guardian, under whose protection the law has placed him, on account of his own imbecility, the consent of that parent or guardian shall be necessary."

17. In thus assenting to the indenture, the assent of the father, if living and competent to act, is required.†

‡ 3 Pitts. 129.

§ Purdon's Dig. 98, sec. 5.

‡‡ *Commonwealth v. Atkinson*, 8 Phila. 375, 376.

** 1 Ashmead 123.

†† *Commonwealth v. Vanlear*, 1 Serg. & Rawle 248; *Commonwealth v. Wilbank*, 10 Serg. & Rawle 416.

* *Commonwealth v. Vanlear*, 1 Serg. & Rawle 248, 249; *Commonwealth v. Atkinson*, 8 Phila. 375; *Brotzman v. Bunnell*, 5 Wharton 128; *Commonwealth v. Crommie*, 8 Watts & Serg. 339.

† *Commonwealth v. Crommie*, 8 Watts & Serg. 339; *Commonwealth v. Martin*, 1 Pearson 32. See *Commonwealth v. Murray*, 1 Ashmead 123.

18. But if the father is living, though incompetent to act by reason of his habits or other incapacity, the mother's assent will suffice.‡

And even though the mother be married to a second husband, she may give her assent to the indenture independently of him.§

Again, if the mother should give her assent during her husband's absence, and on his return he should make no objection, not indeed until four years afterward, such conduct would be regarded as equivalent to his express consent, and therefore sufficient to confirm the indenture.*** But she could not, by having her child apprenticed by the public authorities, when not supported by the public, deprive the father of his child's custody.**

19. The assent of the guardian also will suffice when there is no parent.†† Various cases are reported in which he has signified his assent, but no legal question has arisen concerning his authority to act in this manner.

20. Finally, the assent of the child's next friend will satisfy this statute,‡‡ but he can act only when there is neither parent nor guardian,§§ unless the parent lives at a distance and has relinquished the protection of his child.††† In order to act in this capacity, the child's friend need not have received a formal appointment. "He must, however," says Judge Finletter, "have evinced, by his regard for the minor, a more than ordinary care and interest in his welfare."** A sister may thus act as the next friend of her brother.† She may also thus act, even though binding him as an apprentice to her own husband.‡ Such a transaction, however, will be more strictly scanned than one in which he is to be bound to a stranger, and if the contract be tainted with fraud or collusion, the apprentice will be discharged.§ He will not, however, be discharged if the covenants in the indenture appear to be reasonable, and especially when the application is not made until he has ceased to be a burden. §§

21. The execution of an indenture of apprenticeship by a minor without the consent of his guardian is void.** And an indenture of

‡ Commonwealth v. Coxe, 1 Ashmead 71; Commonwealth v. Martin, 1 Pearson 32.

§ Commonwealth v. Eglee, 6 Serg. & Rawle 340. See Commonwealth v. Callan, 6 Binney 255.

*** Commonwealth v. Senneff, 9 Hazard's Reg. 78.

** Commonwealth v. Williams, 14 Lan. Bar 16.

†† Commonwealth v. Atkinson, 8 Phila. 375.

†† Commonwealth v. Roach, 1 Ashmead 27; Commonwealth v. Kendig, 1 Serg. & Rawle 366, 367.

§§ Commonwealth v. Atkinson, 8 Phila. 275.

††† Commonwealth v. Kendig, 1 Serg. & Rawle 366.

*Commonwealth v. Atkinson, 8 Phila. 376; Commonwealth v. Roach, 1 Ashmead 27; Commonwealth v. Schwartz, Purdon's Dig., 10th Ed., 73.

† Id.; Commonwealth v. Leeds, 1 Rawle 190, contra; Commonwealth v. Perrott, Bright 189.

‡ Commonwealth v. Leeds, 1 Rawle 190.

§ Commonwealth v. Leeds, 1 Rawle 190.

§§ Commonwealth v. Leeds, 1 Rawle 190.

** Guthrie v. Murphy, 4 Watts 80.

apprenticeship, enacted by one of full age, will not be operative, for the reason that the statute is enacted for the benefit of minors.††

22. Again, the consent of the guardian does not render him liable to the covenants contained in the indenture. Mr. Chief Justice Gibson has said: "These covenants of the apprentice, although executed under the supervision of those whom the law has set over him, are exclusively his own. The practice has, for the most part, been the prochein amy to express his assent by sealing the indenture; but no one ever thought of having recourse to him on the contract; at least, no instance of the sort has fallen under my notice. The reason is, that the legislature has not said that he shall become a party. The assent is sometimes expressed by subscribing him as a witness; but neither in the one case nor in the other, has the prochein amy considered that he was contracting any responsibility for the apprentice. His covenant, if any existed, would be joint. But that would be inconsistent with his power, which is not to subject, by any act of his, the person of the apprentice to the domain of the master; that can be done only by the apprentice himself. The prochein amy can join in the act, only so far as the law gives him authority; and, by the terms of the act of assembly, his agency is not to be active, but passive."‡‡

23. We may next inquire what is meant by the art, mystery, occupation or labor for performing or acquiring which a child may be bound as an apprentice. It has long been held that a master cannot employ an apprentice as a servant. In *Republic v. Keppele*,* Mr. Justice Bradford delivered a very interesting opinion on this subject. In *Commonwealth v. Baird*,† President King said: "Children may be bound apprentices to some useful trade, art or mystery, but our courts have frowned upon every attempt to bind them out as servants." In *Commonwealth v. Hemperly*,‡ President Judge Lewis said that "an apprentice who was bound as such for the purpose of learning the art, trade or mystery of a house carpenter, and gives his services in consideration of instructions in that trade, is not bound to render any service as a menial or house servant, and the master has no right to require such service from him, and thereby to withdraw the attention of the boy from the art or trade he desired to learn. That the condition of an apprentice, whether to any of the learned professions, or to an art or trade, was highly advantageous, and he could not be reduced, against his consent, to the level of a menial or common house servant. Respectable as these last occupations may be, where faithfully pursued, many individuals and families have an aversion to pursuing them, and their feelings and rights should be respected. An apprentice to an art or trade is but a student, and he is as respectable in position as a student of law, medicine or any other profession. Every attempt to reduce him, against his consent, to the position of a house servant, should be discountenanced, as tending to prevent parents

†† *Commonwealth v. Sturgeon*, 2 Browne 205. See also *Commonwealth v. St. German*, 1 Browne 24; and the case of *Pidgeon*, 1 Browne 394.

‡‡ *Commonwealth v. Leeds*, 1 Rawle 190, 195; *Commonwealth v. Eglee*, 6 Serg. & Rawle, 340; *Velde v. Levering*, 2 Rawle 268; *Leech v. Agnew*, 7 Pa. 21, 22; *McAdam v. Stilwell*, 13 Pa. 90.

* 2 Dall. 197.

† 1 Ashmead 267.

‡ 4 Clark 440, 442.

from binding their sons as apprentices to honorable and useful industrial pursuits. The frequency with which children are brought up, either without any occupation on which they can rely for support, or in efforts to acquire a knowledge of professions for which they were never qualified by taste or talent, has its origin in the customary forgetfulness of the rights of the apprentice and the duties of the master. It is of the highest importance to the interests of society that these rights and duties should be distinctly understood and firmly maintained and enforced by the courts.”§ But it has been declared that a child may be bound as a waiter.†† Housewifery, also, is a mystery within the meaning of this law.**

24. Next may be considered the nature of the indenture. This must be signed by the master, the apprentice and his parent, guardian or next friend, and also sealed.†† If, however, only the apprentice should sign the indenture, but it should be executed on his part, and after attaining his majority he should claim his rights therein set forth, such action would be regarded as a ratification, and his master would be requested to fulfil his covenants.* But when a child is less than seven he is not required to sign and seal it. Says Mr. Justice Burnside: “Nothing could be more absurd than to require an infant * * * or under seven years, within the age of nurture, to put his hand and seal to an indenture to make it binding.”† But a child may be bound, though under that age.‡

25. To whom may a child be bound? It has been decided that a child cannot be bound to a married woman, even though the husband may give his assent to the binding, for, as he is not a party to the indenture, he cannot be responsible should the covenants or agreements be broken.§

26. The period of service must not extend beyond the child's minority.*** The law is enacted for the benefit of minors.** “Our act of assembly,” remarked President Hamilton, in Sturgeon's case, “enforces a service till twenty-one years of age of males, and of females till eighteen; and all the provisions must be predicated on allowing and effectuating that end. Can it be said that an agreement between a master and a man of thirty or forty years of age, to learn the art of brewing, or any other trade, calling or occupation, by the name of apprentice, that such a person is within the scope, spirit and meaning of the act of one thousand seven hundred and seventy?” No limit is fixed on the minimum age of executing the indenture, but the period of service cannot be beyond the child's minority. Thus, in Brotzman

§ Leech v. Agnew, 7 Pa. 21, 22.

†† Commonwealth v. Vanlear, 1 Serg. & Rawle 259.

** Commonwealth v. Jennings, 1 Browne 197. The terms servant and apprentice are not synonymous. Altemus v. Ely, 3 Rawle 307.

†† Commonwealth v. Atkinson, 8 Phila. 375; Phelps v. Pittsburg, Cinn. & St. Louis R. Co., 99 Pa. 108; Commonwealth v. Wilbank, 10 Serg. & Rawle 415.

* Pennsylvania R. Co. v. Bast, 104 Pa. 26.

† McGunigal v. Mong. 5 Pa. 269, 271.

‡ Brotzman v. Bunnell, 5 Whart. 128.

§ Commonwealth v. Medwinter, Purd. Dig., 10th ed., 73.

*** Pennsylvania v. Montgomery, Addison 262.

** Commonwealth v. Sturgeon, 2 Browne 205.

v. Bunnell,†† it was decided that a child under seven years of age may be bound as an apprentice in any art, mystery, occupation or labor.

27. The agreement, therefore, must be in writing and sealed by the several parties thereto, and "the binding must be to serve as an apprentice to some art, mystery, occupation or labor, and an indenture which does not set out this object is void."‡‡ The indenture must contain other covenants or agreements. One of the most important of these pertains to the apprentice's education. This covenant has been a frequent subject of legal dispute. In *Commonwealth v. Bowen*§§ Judge Ludlow said: "In an indenture of an apprenticeship the master, by the common laws and the laws of Pennsylvania, takes the place of a parent, and the apprentice of a child. In some of the old books the apprentice is spoken of as a species of relation; and while in one sense he is a servant, as every child must be, yet he may not be bound as a servant, but must stand in the relation of a serving child. The obligations which this self-constituted relationship imposed were mutual; the apprentice shall conduct himself respectfully towards his master; shall obey his command; be faithful in his service, and act as any child should act toward his parent; and the master shall not only teach his apprentice his trade, but shall maintain and protect him; shall watch over his morals, see to it that he is educated, so that at last, when the term shall end, the apprentice may enter the society in which he lives, as a good workman, an intelligent and thoroughly trained man, able not only to sustain himself, but also to benefit and not curse the community in which he lives."

In *Commonwealth v. Atkinson** it was declared that an indenture which did not provide for the support of the apprentice during the whole of the time which he had to serve, nor for his schooling, was fatally defective. Said Judge Finletter, in deciding this case: "In order that the apprentice may become an intelligent workman and citizen, the master must covenant for his schooling. It is now well settled that without this the court will cancel the indenture, unless it appear that the apprentice is sufficiently educated and intelligent not to require additional schooling, which has now been regulated by act of assembly, March 17, 1865."

In *Commonwealth v. Bowen*† Judge Ludlow said: "There is no covenant in this instrument for schooling, and it has been long since settled‡ that an indenture which does not contain this covenant is void; true, this principle is in a measure to be qualified, if it shall appear to the court that the apprentice has received sufficient education before he was bound to serve.§ In this case, however, the only evidence produced upon this point consisted of an admission by the defendant that he had been over a year at school, and had got so far that he was studying geography, when he had to leave to go to work.' This court would not be justified in sanctioning the doctrine that a young man

†† 5 Wharton 125.

‡‡ Finletter, J., *Commonwealth v. Atkinson*, 8 Phila. 376; *Respublica v. Keppele*, 2 Dallas 198.

§§ 5 Phila. 220, 222.

* 8 Phila. 375.

† 5 Phila. 220.

‡ *Commonwealth v. Perrott*, Brightley's Rep. 189.

§ See 1 Rawle 191, *Commonwealth v. Leeds*.

between seventeen and eighteen years of age had received sufficient education, when the evidence conclusively proves that he had been at school but little over a year, and had just commenced the study of geography. These masters and their apprentices will hereafter see the necessity which inclines the court to look with anxious solicitude to the proper education of the rising generation, for upon their intelligence depends the future prosperity, not only of the young men, but of the commonwealth and nation."

In *Commonwealth v. Clark & Co.*** the minor was over seventeen years of age, and the indenture had been executed after careful consideration. After reviewing several cases President Judge Seely remarked: "The indenture is not void for want of a provision of schooling; at most, it is but voidable. The interest of the minor himself is the prime consideration which should move the court to declare it void or to sustain it, and my full, clear conviction in the present case, in the light of all the evidence, is that I should do a wrong to this relator if I should declare this indenture void; that his own interest will be best promoted by holding him to his indenture and refusing his discharge. He seems to be an honest, intelligent young man. Upon the witness stand he says, without hesitation, that he read the indenture, understood it, understood that he was to learn 'roughing,' and has been receiving just the instruction which he contracted for; and that he is willing to go back to his work under his old contract whenever the other workmen return to their work."

One of the cases reviewed by Judge Seely was *Commonwealth v. Leeds*. * "In that case the apprentice, at the age of fifteen years, was bound for a special period of five years six months and twenty-one days, during which time the master covenanted to give him 'one-quarter's night schooling.' The opinion of the Supreme Court was delivered by Chief Justice Gibson, who said: 'It is objected that the quantum of schooling is unreasonably small. It appears, however, from the apprentice's signature to the indenture, that he wrote a fair hand; and the great object of the binding being to learn the art and mystery of the master, I would hold an indenture valid without any covenant for school at all, if it should appear that the education of the apprentice has been sufficiently attended to before.' In that case the insufficiency of the provision for schooling was not considered sufficient ground for avoiding the indenture."

28. The following statute has been enacted on this subject, which applied to the city of Philadelphia and county of Allegheny: "No indenture of apprenticeship shall hereafter be canceled, or deemed void, by reason of the want of any covenant on the part of the master, to assume the guardianship of, or to school or educate the apprentice: Provided, It shall appear on the face of the indenture of apprenticeship, that said apprentice had arrived at the age of seventeen years, at or before the execution thereof; or in case said apprentice should not have reached said age, that satisfactory proof was given to the magistrate, at the time of binding, that the apprentice has received such an education in reading, writing and arithmètic as to render further schooling unnecessary; nor shall any such indenture be deemed void by reason of any covenant, on the part of the master, to pay a certain

** 4 Penn. Co. Ct. Rep. 90.

* 1 Rawle 191

sum, from time to time, to the father, mother, guardian or next friend of said apprentice, or to said apprentice alone, in case of the decease of the father or mother, in lieu of the maintenance, clothing and medical expenses of said minor, or that the care, guardianship or maintenance of said minor was committed to the father, mother, guardian or next friend, or some near relation of said minor, when not employed by his or her said master, in and about his works: Provided, That this act shall only apply to the city of Philadelphia and the county of Allegheny.”*

Next may be considered the covenant or agreement concerning the apprentice's trade or occupation. The master must teach him the whole of the trade mentioned in the indenture in all its branches.† In a note to Purdon's Digest‡ the editor has expressed the requirement more fully. When an apprentice is bound to a master to learn a trade, he must teach him the whole of it in all its branches, and the keeping of the apprentice to a subordinate branch, though such condition of labor might expedite and perfect the whole work when completed, is a violation of his covenant, and a sufficient cause for cancelling the indenture. But it has since been decided that an indenture for instructing an apprentice in a branch of the art or trade of glass cutting known as “roughing” will not be declared void as teaching only a portion of an art. President Judge Seely has remarked, in a case in which this question required an answer: “This peculiar feature of the indenture was considered and discussed at the time the indenture was executed. ‘Roughing’ was then considered by the parties a sufficient art or employment. The evidence only confirms that opinion. In former years, it is true, and perhaps in some places, at present, a glass-cutter was expected to take the rough blanks as they came from the mould or blown and finish them for market, ‘roughing, smoothing and polishing’ them. It seems, however, from the evidence presented at the hearing, that, in more recent years, the custom has grown up of committing the separate parts of this work to different workmen who follow ‘roughing, or smoothing and polishing’ as separate and special occupations; and to hold that ‘roughing’ is not a distinct vocation or employment by itself, needing to be specially taught, would do violence to the evidence in the case.”

30. Lastly, may be considered the question of the apprentice's support. Formerly the apprentice was an inmate of the master's house, and in a case decided in 1845 Chief Justice Gibson remarked that in the country he was still a member of the family. But the law does not require that he shall be an inmate, for he may have more apprentices than he can accommodate in his own house, and in such a case necessity would compel him to board them out. “Besides, his business may carry him to a distance from home, as often happens in the country, and his apprentice must go with him. There is nothing in the statute or the usages of the country to forbid such binding.”§

The indenture must provide for the apprentice's support during the

* Purdon's Dig. 99 sec. 6.

† Commonwealth v. Aiken, Purd., 10th ed., 74.

‡ Page 100.

§ Gibson, C. J., Commonwealth v. Conrow, 2 Pa. 402, 403; Commonwealth v. Clark & Co., 4 Pa. Co. Ct. Rep. 90, 91.

entire time of his apprenticeship.* In *Commonwealth v. Atkinson*† Judge Finletter said: "Upon what principle could an indenture, which gave no support for any portion of the time, be sustained? It lacks one of the most essential purposes and considerations of such contracts. Whilst it leaves the apprentice free to starve or steal, it forbids him to labor, if he could obtain employment, because it contains his covenant to give all his time, care and labor to the business and interests of his master." If, however, the annual compensation is to be given only during nine months in the year, but is adequate for the apprentice's support for the remaining three months, this is a valid covenant.‡

In *Commonwealth v. Bowen*§ the indenture contained no express covenant for maintenance; the apprentice was to receive so much per week, and then by the piece, and the mother was to be his guardian and take care of him if he became sick. Employment was to be given him during such times as the master's foundry was in blast, and certain payments were to be made for the time that he should be at work. The court remarked that the apprentice in this case, should the furnace go out of blast, or he at the same time be afflicted with sickness, might starve or die. The instrument was declared void.

In another case the master covenanted to pay to the father of the apprentice a weekly sum "toward the support of the said apprentice." It was held that the master was bound to make the weekly payments during the apprentice's sickness as well as at other times.‡‡

An agreement that the apprentice's wages should be paid to his mother, without any consideration therefor, cannot be enforced in her favor.**

In *Pennsylvania Railroad Company v. Bost*†† the indenture provided that in case of absence during his term (except occasioned by sickness) the apprentice should serve such additional time as would make up the time lost; and if the company should suspend, wholly or in part, work in the shops, his wages should be correspondingly suspended; and that ten per cent. of the wages earned should be retained as security that the employe should complete his term of service. In an action by the employe, after he arrived of age, the court held that upon performance of his contract he was entitled to recover; that he was bound, however, to make up for lost time (not from sickness) when the company had full or partial work for him to do, but not for time when he was idle because the company suspended work and wages, wholly or in part.

31. We may next inquire where the indenture is operative. Long ago it was decided that a master could not take his apprentice out of the State unless it expressly gave him the power, or was done as an incident from the nature of the trade which the apprentice was to acquire.§ In *Edwards' case** a child was apprenticed in Virginia and

* *Commonwealth v. Atkinson*, 8 Pa. 375; *Commonwealth v. Conrow*, 2 Pa. 402.

† 8 Pa. 375, 376.

‡ *Commonwealth v. Conrow*, 2 Pa. 402.

§ 5 Phila. 220.

‡‡ *Corfield v. Fidler*, *Purd. Digest*, 10th ed., 74.

** *Leech v. Agnew*, 7 Pa. 21.

†† 104 Pa. 26.

* *Commonwealth v. Edwards*, 6 *Binney* 202.

brought into this State. Mr. Chief Justice Tilghman said: "Although there is no express stipulation that the apprentice shall not be removed from Virginia, yet it is to be understood from the nature of the case. It must be supposed that when the legislature of any state vests in its courts a power over the persons of orphans, that power is to be so exercised that the orphans shall not be withdrawn to places beyond the jurisdiction of the state, except those who are bound to the sea service, which must necessarily call them abroad. While within that jurisdiction they are sure of protection from the same laws which authorized their binding. But the moment they enter a country where other laws prevail, they may receive treatment very different from what was contemplated by the court under whose authority they were bound. If it be permitted to remove this apprentice beyond the limits of Virginia, she may be carried to the West or East Indies. There is no medium. The service must either be restricted to Virginia, or not restricted at all. The consequence of a boundless license of removal would be monstrous."

The same question was decided in a similar manner in *Commonwealth v. Deacon*.† The same justice, after referring to the *Edwards* case, remarked: "When the law of any country permits an infant to bind himself to serve another, it is with a view to the infant's benefit, and to the protection afforded him by the same law. Besides, the very nature of the contract shows that it never could have been intended to give power to the master to carry his apprentice into a foreign country; the health, the diet, the clothing, the protection of the friends, as well as of the laws, the local privileges and advantages derived from serving an apprenticeship; all of these are of importance to the infant, and all may be lost if he be carried abroad. Is it not monstrous to think that a young man, bound apprentice, in a healthy country, where the society is civilized and well governed, should be torn from his friends and country, and carried to a bad climate, where the laws yield but feeble protection? It is very true that a removal from England to the United States of America might be for the advantage of many apprentices; but if the principle be just they may be carried to any part of South America, of Africa, or the East Indies; and so might our own young men, bound in our own city, be carried to the same miserable places. The case is too plain to admit of much argument; we are struck with the truth as soon as the question is proposed."

32. While the relationship cannot extend on the part of the apprentice beyond his minority, it may be inquired, does it terminate on the death of the master? It certainly does, unless the indenture contains a covenant or agreement for its continuance by other parties, his heirs, executors or assigns. This question will be more fully considered when treating of the law relating to the assignment of indentures. In many cases the relationship is clearly intended to be solely between the child and his master. In *Commonwealth v. King** Mr. Justice Gibson remarked, concerning the contract in that case, that it was "in its nature fiduciary on the part of the master. The personal confidence reposed in him is one (perhaps the chief) ingredient in the consideration of the contract; and, however willing a parent or guardian

† 6 Serg. & Rawle 526.

* 4 Serg. & Rawle 109.

may be that the apprentice shall be assigned by the master himself, in whose integrity and discretion they have confidence, or remain with his family after his death, yet they may, with reason, be unwilling to delegate the same authority to his executors or administrators, who may be strangers to them, or persons wholly unworthy of their confidence. The act confers an authority unknown to the common law, and we must adhere strictly to its words."†

33. Again, when the indenture does not extend to the master's executors and administrators, they are not entitled to the earnings of the apprentice after his master's death.‡

34. The indenture, however, may be canceled by the consent of all the parties thereto. In *Graham v. Graham*§ this question was considered by Mr. Chief Justice Tilghman: "To say that the parties to a contract may not annul it is contrary to all principle and all convenience; and if such were the law it would bear particularly hard upon the apprentice. It is often discovered, after a young man is bound, that his parents have mistaken his genius; and not unfrequently his constitution proves unequal to the business in which he is engaged. When all parties perceive this, and are desirous of annulling the contract, why should they not be permitted to do so? It is objected that the minor may be unable to form a good judgment; but, surely, he must be as able to judge as he was when he bound himself, and more so, because he is older; and it requires no more understanding to judge of the dissolution than of the making of a contract. Besides, the minor has the assistance and protection of his parent or guardian, whose consent is necessary for the annulling of the indenture. In a word, I can perceive nothing which excepts this case from the general maxim, 'that contracts may be dissolved by the consent of the parties.'"

"Any person who shall, either in an individual capacity, or as a member of any association, attempt, by any unlawful means whatever, to prevent any mechanic, employe or person having charge of any manufacturing business, from taking as an apprentice any minor, whose parents or guardians are desirous of apprenticing said minor, or where such minor is without parents or guardians and desires to apprentice himself or herself, shall be guilty of a misdemeanor; and on conviction thereof in the proper court of quarter sessions, shall be sentenced to pay a fine not exceeding one hundred dollars, or to imprisonment not exceeding three months, or both, or either, at the discretion of the court."*

"If any master or mistress shall misuse, abuse, evilly treat, or shall not discharge his or her duty towards his or her apprentice, according to the covenants in the indentures between them made, or if the said apprentice shall abscond or absent his or herself from his or her master or mistress' service without leave, or shall not do and discharge his or her duty to his or her master or mistress, according to his or her covenant aforesaid, the said master or mistress, or apprentice, being aggrieved in the premises, shall or may apply to any one justice of the peace of any county or city where the said master or mistress may re-

† See *Kennedy v. Savage*, 2 Browne 178.

‡ *Kennedy v. Savage*, 2 Browne 178.

§ 1 Serg. & Rawle 330.

* Purdon's Dig. 99, sec. 7.

side, who, after giving notice to such master or mistress, or apprentice, if he or she shall neglect or refuse to appear, shall thereupon issue his warrant for bringing him or her, the said master, mistress or apprentice before him, and take such order and direction between the said master or mistress, and apprentice, as the equity and justice of the case shall require; and if the said justice shall not be able to settle and accommodate the difference and dispute between the said master or mistress, and apprentice, through a want of conformity in the master or mistress, then the said justice shall take a recognizance of the said master or mistress, and bind him or her over to appear and answer the complaint of his or her said apprentice, at the next county court of quarter sessions to be held for the said county or city, and take such order with respect to such apprentice, as to him shall seem just; and if through want of conformity in the said apprentice, he shall, if the master or mistress, or apprentice request it, take a recognizance of him or her, with one sufficient surety, for his or her appearance at the said sessions, and to answer the complaint of his or her said master or mistress, or commit such apprentice, for want of such surety, to the common jail or workhouse of the said county or city, respectively; and upon such appearance of the parties, and hearing of their respective proofs and allegations, the said court shall, and they are hereby authorized and empowered, if they see cause, to discharge the said apprentice of and from his or her apprenticeship, and of and from all and every the articles, covenants and agreements in his or her said indenture contained; the said indenture of his or her said apprenticeship, or any law or custom to the contrary notwithstanding; but if default be found in the said apprentice, then the said court is hereby authorized and empowered to cause, if they see sufficient occasion, such punishment by imprisonment of the body and confinement at hard labor, to be inflicted on him or her, as to them in their discretion, they shall think his or her offense or offenses shall deserve.”*

37. In construing this statute the principal inquiry has related to the nature of the treatment of the master toward the apprentice. In *Commonwealth v. Hemperly*,† it was declared that a master has legal authority over his apprentice, and is not liable to an indictment in a criminal court for every mistaken exercise of that authority. To sustain such a proceeding there must be such proof of cruelty or improper conduct on the part of the master as to justify the jury in believing that he acted in bad faith, and sought the gratification of his own passions rather than the establishment of his supposed rights or the benefit of the apprentice.‡ This subject was considered in an earlier case decided in 1806.§ It seemed that the apprentice had been required to work on Sunday. The court said: “We think it our duty to declare that the terms of the act—misuse, abuse and ill-treat, are sufficiently comprehensive to include acts injurious to the mind and morals, as well as to the body. An apprenticeship is an important trust, and includes a due attention to the principles of moral rectitude and proper habits of industry. A master may feed and clothe the body, and keep

* Purdon's Dig. 100, sec. 8.

† 4 Clark 440.

‡ *Commonwealth v. Guidhart*, 41 Legal Int. 115.

§ *Commonwealth v. St. German*, 1 Browne 24, 29.

his apprentice diligently employed, and this is right. But if he designedly corrupt and poison his mind by the infusion of immoral principles—if he compel him to work on Sunday, or if he withhold from him the means of public worship and religious instruction, it should be remembered, a persevering conduct of this sort will be ground for discharging the 'prentice from the covenants of the indenture." Under the peculiar circumstances of the case, and the expectation that the 'prentice in the future would not be employed to work on Sunday, he was not discharged from his master.

38. The master's right to exercise a direction over the religious opinion of his apprentice was carefully considered in *Commonwealth v Farley*.** The court declared that this was a delicate question, and that it had not been explicitly determined. "We are of the opinion that if a master, while his apprentice is of a tender age, sends him to that church where he and his family worship, and puts him under the Sunday school instruction of the same denomination of Christians, no matter what may be their creed or form of worship, if it be that of the living and eternal God, we think he does 'discharge his duty towards his apprentice,' within the meaning and intent of that act of assembly.

"When, however, the apprentice has arrived at an age for the suitable exercise of a sound discretion, and guided by an enlightened conscience, from purity of heart dictated by high religious obligations impressed upon his mind from a faithful perusal of the sacred scriptures, he desires to worship with a congregation entertaining religious sentiments from those of his master, or in accordance with the faith of his parents; in such a case the master would be bound to let the apprentice follow the dictates of his own conscience; and if he attempted to exercise an arbitrary control over the apprentice, and restrain him from following in what he deemed the path of moral or religious duty to his Creator, I would then hold the master was not 'discharging his duty to such apprentice,' within the true intent or meaning of the act of assembly; and especially if the apprentice made the complaint to the court under the provisions of that law. * * *

"How far the court will go in a case where the parent makes a complaint while the child is young, as in the present, it is a question of still greater difficulty, and in my opinion each case as it is presented before us must be determined according to its own peculiar circumstances; regard being had to the character and conduct of the master, as well as respect to the feelings of an unfortunate parent. It is difficult to state principles that would be just when applied to the numerous cases which may arise in a community. And how far the exercise of parental authority is relinquished by the contract of indenture, when made with the approbation of the parent, and when executed by the guardians of the poor under the authority of the law, are questions of very grave consideration, and are worthy of much reflection when presented for adjudication. I shall decided this cause on the special facts before me."

39. With respect to the occupation or service which a master may require his apprentice to perform in *Frayne's case*,* it was contended that the statute under consideration was violated in employing a child

** 8 Clark 49.

* *Commonwealth v. Dodge*, 6 weekly notes 214.

six years old on the stage. The court remarked that without expressing any opinion on the character of the business specified in the indenture, it was clear that a master who introduced his apprentice, who was not more than six years old, on the stage at the theatre acted in direct conflict with his duty and the indenture was canceled.

40. When the apprentice has been misused, abused or evilly treated the statute prescribes how he shall obtain relief. If the complaint is well founded, the relationship of master and apprentice may be severed.†

41. "If any apprentice of any of the arts, trades, mysteries, occupations or labor aforesaid, shall depart or abscond from his or her master or mistress' service in any other county of this province, or in the city of Philadelphia, it shall and may be lawful to and for any justice of the peace of such county or city to issue his warrant to any constable within his county or city, to apprehend, take and have the body of such apprentice before him, or some other justice of this county; and upon such appearance and hearing of the complaint and defense of the parties, if default be found in the said apprentice, then and in such case, the said justice of the peace before whom such a warrant shall be returned, shall commit him or her to the common jail of the county where his or her said master or mistress shall reside, unless he or she will consent to return home, or shall find sufficient surety to appear at the next sessions, to be held for the county where such master or mistress shall reside, and answer the complaint of the said master or mistress, and not to depart the same without leave."*

In enforcing this statute, if an apprentice should enlist in the army, his master could obtain him by a habeas corpus proceeding if he was unwilling to return. The only remedy of the master would be to sue the officer who enlisted the apprentice. A habeas corpus is intended to secure personal liberty, and not to recover property.†

When an apprentice has absconded, his master may peaceably enter the house of another to recapture him, unless forbidden by the owner. And at common law any person with authority from the master might do the same.‡

42. An apprentice is not justified in leaving his masters' service in consequence of ill-treatment or a violation of the covenants contained in the indenture; redress must be sought by proceeding under the statute. This fully explains what the apprentice must do in such a case.§

43. "If any person or persons, whatsoever, shall harbor, conceal or entertain any such apprentice, knowing him to be such, during the space of twenty-four hours, without his or her master or mistress' consent, and shall not give notice thereof to his or her said master or mistress, every such person or persons offending in the premises, shall pay to the said master or mistress the sum of twenty shillings for every day he shall so harbor, conceal or entertain such apprentice, to be recovered in a summary way, as debts under five pounds are by law

† Commonwealth v. Atkinson, 8 Phila. 375.

* Purdon's Dig. 100 sec. 9.

† Commonwealth v. Robinson, 1 Serg. & Rawle 353; Commonwealth v. Harris, 7 Penn. Law Jour. 283.

‡ Pennsylvania v. Kerr, Addison 323.

§ Commonwealth v. Linker, 8 Phila. 455.

directed to be recovered, if the same shall not exceed five pounds; if otherwise, to be recovered by action of debt, to be brought at suit of the party injured, in any court of common pleas within this province.**

44. "If any apprentice shall absent himself or herself from the service of his or her master or mistress before the time of his or her apprenticeship shall be expired, without leave first obtained, every such apprentice, at any time after he or she arrives at the age of twenty-one years, shall be liable to, and the master or mistress, their heirs, executors or administrators, are hereby enabled to sustain all such actions and other remedies against him or her, as if the said apprentice had been of full age at the time of executing his or her indenture of apprenticeship."*

45. No inn-keeper or tavern-keeper shall receive, harbor, entertain or trust any person under the age of twenty-one years, or any apprentice or servant, knowing him to be such, or after being warned to the contrary by the parent, guardian, master or mistress of such minor, apprentice or servant, under penalty, for the first or second offense, of three dollars, over and above the forfeiture of any debt contracted by such minor, apprentice or servant, for liquors or entertainment; and for the third offense, under penalty of fifteen dollars, and the forfeiture of his license, and of being forever incapable of receiving a license to keep a public inn within the Commonwealth.†

46. "When any master or mistress shall die, before the term of apprenticeship shall be expired, the executors or administrators of such master or mistress, provided the term of the indenture extended to executors or administrators of such master or mistress, shall and may have a right to assign over the remainder of the term of such apprenticeship to such suitable person, of the same trade or calling mentioned in the indenture, as shall be approved of by the court of quarter sessions of the county where the master or mistress lived, and the assignee to have the same right to the service of such apprentice, as the master or mistress had at the time of his or her death; and also, when any master or mistress shall assign over his or her apprentice to any person, of the same trade or calling mentioned in the indenture, the said assignment shall be legal, provided the terms of the indenture extend to assigns, and provided the apprentice, or his or her parent or parents, or guardian or guardians, shall give his, her or their consent to such assignment, before some justice of the peace of the county where the master or mistress shall live."‡

47. In enforcing this statute, it may be remarked that no indenture of an apprenticeship, even though executed by an overseer of the poor, can be assigned without the assent of the parent or guardian.§ In *Commonwealth v. Jones*,** Mr. Chief Justice Gibson gave the reasons for this requirement: "I am of opinion that the assent of all parties requisite to give validity to the assignment of an indenture should be

** Purdon's Dig. 101, sec. 10.

* Purdon's Dig. 101, sec. 11.

† Purdon's Dig. 101, sec. 12.

‡ Purdon's Dig. 101, sec. 13.

§ *Commonwealth v. Jones*, 3 Serg. & Rawle 158; *Commonwealth v. Leeds*, 1 Ashmead 405.

** 3 Serg. & Rawle 158.

certified by the justice, or at least expressed in writing before him, and attached to the instrument at the time of such assignment. What is the object of requiring the presence of a justice of the peace? Certainly not merely that he may be a witness to prove the assent of the apprentice, parent or guardian, in case that fact should be disputed, for any other witness of equal personal respectability would answer the purpose quite as well; but his intervention is to be official, and should, therefore, be attested or certified in the same manner as any other official act. He is to receive the assent of the apprentice, and see that it is not extorted by the coercion or fraud of the master. This provision of the act was intended to afford the same protection to the apprentice that a separate examination does to a feme covert about to acknowledge a deed.”*

In *Commonwealth v. Kendig*† a master attempted to assign the indenture of his apprentice as his next friend, but this was regarded as in evasion of the law. Said Mr. Chief Justice Tilghman: “In this case there was no consent of parent or guardian, but of a person who called himself next friend. Considering that the father of the infant lived at a distance in another state, and that he had long relinquished the protection of his child, I should have thought that she might have been bound without his assent, under the guidance of a person who could properly be considered as her next friend; but I cannot view Cyrus Pearce in that light, because I consider the binding to Baker, and assignment to Kendig, as nothing else than a sale by Pierce to Kendig, through the intervention of Baker, who is a broker in this kind of business. Without meaning to reflect at all on the character of Mr. Pearce or Mr. Kendig, both of whom stand fair before the court, I think it would be of dangerous consequence to admit that a man who is about to sell his apprentice should take the place of next friend, because he might be supposed to be acting for his own interest, which is incompatible with the idea of a guardian.”

48. An indenture binding an apprentice to a man, his heirs and assigns without naming executors, cannot be assigned by them. This subject was fully considered by Mr. Justice Gibson in *Commonwealth v. King*.‡

49. In like manner, when an apprentice is bound to two co-partners or the survivor of them, and the indenture provides that in the event of dissolution he shall have the right to elect whom he shall serve, and the partnership is subsequently dissolved, one partner assigning all ing, must be done with the consent of the parent or guardian, and if such consent is not obtained the indenture is ~~avroged~~ ^{avroged} on the dissolution of the partnership.§

50. When the apprentice seeks to obtain a discharge from the indenture the proper mode of proceeding is by habeas corpus. Most of the interpretations of this statute have been rendered in proceedings of this nature. It may be added that when the indenture is void on its face the minor may be discharged on such a proceeding.**

* *Commonwealth v. Vanlear*, 1 Serg. & Rawle 248.

† 1 Serg. & Rawle 366.

‡ 4 Serg. & Rawle 109.

§ *Commonwealth v. Leeds*, 1 Ash. 105.

** *Commonwealth v. Atkinson*, 8 Phila. 375.

51. The system of apprenticeship has very considerably declined, nevertheless a large number of persons are serving as apprentices in manufactories and other places. In the fifteenth annual report of the bureau, for 1887, an account was given of the system of apprenticeship existing in the Keystone Saw, Tool and File Works, at Tacony. "When boys begin their art they are seventeen years old, and their term of apprenticeship lasts for four years. At present there are fifty-five apprentices. Formerly a written agreement was signed by both parties, but the company has been somewhat remiss in this regard until recently. Now, the old practice of having the conditions of apprenticeship in writing has been resumed." A copy is also given of the indenture in force between the company and its apprentices.

APPENDIX E.

A PLEA AND PLAN FOR A UNIVERSAL STATE APPRENTICESHIP SYSTEM.

[The following paper, prepared by Mr. Thomas D. West, of Sharpsville, Pa., first appeared in the *Iron Age*, but has been revised and elaborated for this Report.

CHIEF OF BUREAU.]

It is safe to say that it would be very beneficial to all concerned, could we as states have some recognized, lawful system for the thorough training and creating of high-skilled mechanics. No time in our history were conditions more ripe for making an effort to justly and intelligently enact laws that would be effective in establishing a lawful apprenticeship system throughout our states. Never before was there such urgent need of a good lawful apprenticeship system, and never before was the power of the press and intelligence so qualified and able to use its influence to such an end.

Is there any one that can dispute the logic of its being as beneficial to the employe as to the employer to have the former master of the science and art of his trade or calling? If anything, I think such a consummation of skill could prove more points to inure to the benefit of the employe than the employer. At least at its best, it cannot be any more profitable to the former than the latter. If such points cannot be disputed, then what is there to prevent its being earnestly pressed to an issue and ultimately be successful?

The main element to aid achieving such an end is to start right, and to do this the reformation must have the support of all good citizens. I feel we all can rely on the press to give its support to any plan that the largest number of citizens would approve of as the best to attain the end, and to start thought and talk in this line the writer is going to make bold to present a plan for discussion; not at all with a view of hoping to see it adopted, but mainly to start or bring out ideas and plans from others, so that out of the whole the good can be accepted and the bad rejected, and in the end we can attain to something that will be practical and of value.

One plan I would suggest is as follows: First, have each state classify and register by law all our artisans and manufacturing industries. Have the managers or their representatives of all such trades or callings in each state meet in separate council, and decree the best age for a boy to start and the length of time or number of days an apprentice of their state should serve or labor in order to become a good, skilled mechanic or employe in their respective lines, and ask the state to pass a law making such compulsory.

Second, engage boys only with parents' or guardians' consent. Give all new applicants a trial of from three to nine months, according to the exactation of a trade or calling and parents' desires; and, if at the end of such a probation a boy is found to not possess the ability or essential qualifications to permit him becoming a good, skilled or expert workmen, let him go, so that he may "try his hands" at something else. Otherwise, should he prove competent to make a success, then, at the end of his probation, let him make application to the State by registering, to be granted two certificates calling to bind him as an apprentice under the conditions stated below, to serve the specified time or days allotted by law, the probation time being allowed to apply on same. These certificates to have space providing for the signature of apprenticeship backers or advisers in assuming the charge of an apprentice, and also for releasing him from obligations between the State and employer, as cited elsewhere.

At the expiration of or fulfillment of the apprentice's contract, the master will then fill out and sign the two certificates, thus giving the boy an honorable acquittal; one copy of which the boy will retain, another the master, and the former will return to the State, and cause to be placed on file proper record made with the original entry. Likewise, the "backers" would cause record to be made with the State, should they by unanimous consent agree to relieve the boy, for any reason, from the contract between his master and the State, thereby showing whether the boy had been released by his "backers" or by a fulfillment of his "time" contract, and if from the former cause, facts were registered, such would be another influence in conjunction with those mentioned below, in causing the master to be just and reasonable in utilizing a boy's labor and time, for, should many of such entries appear against him, he would be liable to become a character to be avoided by the boy applicant for trade honors, and such might be said to be as beneficial on the other hand, as a boy would not care to have it shown he was making many changes.

Third, have every boy furnish three apprenticeship backers or advisers, consisting of one tradesman, in or out of the shop, most skilled and friendly to the boy or his parents possible to obtain, one business man having a reputation for intelligence and integrity, and a family physician or another business man, to sign the State certificate framed something after the following manner: We, the undersigned, hereby agree to give ear to any and all grievances by master or apprentice and use all our influence to have right prevail, and if satisfied by facts that justice is not being accorded the apprentice, or there are too many apprentices in a shop to insure the boy a fair chance to learn a trade (which should be a strong element to guard against any employer trying to run with all apprentices), we will release him from all obligations between his master and the State; a blank release for that purpose being part of the main contract, the last signatures on which agreeing with those of the original or first signing, the State is then at liberty to grant the boy a certificate to start into any other shop where an opportunity might await him; and to insure "backers" having full control of a boy in preventing his running away, etc., cause it to be compulsory for all boys to show certificates of release or evidence from responsible citizens it was his first engagement, before he could start in with a new employer, and we would insure success in that direction, were such a system universal with all trades.

The employer should have the right at any time to discharge an apprentice, should he for any reason feel justified in doing so. Some might suggest that an employer should be bound the same as the apprentice in requiring the "backers'" signatures before he could be relieved of all obligations. To have such conditions would be enacting a law the most unfavorable that could possibly be devised to annul the very object desirable to be obtained, which is the having of every possible factor beneficial to bear on the apprentice in influencing him to faithfully complete his "time," or that was essential to make him a thorough skilled artisan.

What control could a foreman have over a boy if the latter knew he could not be discharged without the consent of his advisers? Most all employers are desirous of engaging as many apprentices as they can profitably utilize, and it also is to their interest to retain an apprentice as long as they can, especially so when he becomes proficient in work. Such conditions are very effective to favor an apprentice and cause an employer to be everything but hasty to discharge him. Granting such to be a fact, it is then evident that all is arranged with a view of benefitting an apprentice, and surrounding him with every element possible to influence him to faithfully serve his "full time." The three backers or advisers stand between the apprentice and the State to release him from his contract, should they at any time find the employer not affording the boy opportunities to thoroughly learn his trade, or giving him a chance at every branch in his line or specialty, or in any wise not treating him fair or just. And then again, should the employe find the boy in error, morally or otherwise, or would not cheerfully follow any instructions which he might think to be in the boy's interest, he could then counsel with one of the advisers, who in turn can have an interview with the boy and, if necessary, call in the aid of the other two advisers to use all their influence to have the boy do what they might think just. But, upon investigation, should it be found the employer was unreasonable in his exactions and could not be prevailed upon to do what they thought but just, the above provisions would then permit their releasing the boy from his contract with the employer, and by law be at freedom to engage with any other firm.

There are three elements upon which the employer and advisers could seriously disagree. The first would be wages; second, hours per day; third, amount of work. The first and second could at the start be readily assigned in the contract, but the third, we must admit, would in many trades be a question often requiring adjustment. But, if the advisers would remember it was to a boy's own welfare to learn to give quantity and quality, and the employer remember that in exacting quantity was his weakest point in managing to retain a boy to the end of his contract, there should not be any great difficulty in satisfactorily adjusting matters.

We must all recognize the necessity for discipline in order to create not only good citizens but good mechanics. Compulsory education in our primary schools is generally recognized as necessary to our general welfare, and most parents give their strongest support to the teachers in assisting them to morally train and educate the child. Are there any that can give good reasons for similar influences not being brought to bear on the boy in learning a trade, which, when we come to seriously consider the two fields, the first is but primary to

the second, and if anything, to a tradesman, the latter is the most important to be well learnt, as the extent of perfection in such is that which will grade his wages as a journeyman and largely give him a position in life or be a person to be sought after and be respected in the calling he has chosen to give up his life's service to? And not only should he thoroughly learn the "hand craft" of the skill necessary to his calling, but should also make every effort to acquire all the technical knowledge of the science underlying the principles of his trade, for a possession of such is necessary in all trades to enable one today to attain the highest standing.

The technical part of a business can often be studied by the ambitious youth in his evenings, or he might give up a few months or a year to college studies, if the trade is one involving much intricate technical knowledge. In many instances, it is most desirable that technical knowledge should go hand in hand with shop practice in learning artisan callings, and in many trades technical knowledge might embrace studies in drawing, chemistry, electricity and elements in mechanical engineering, etc.

We think we have fully proven in the article, "Developing Skill; Does It Pay?" published in the "Iron Age," March 1, 1894, the advisability of giving up sufficient time in youth to thoroughly learn a trade, so that on this point we cannot see how any question could be raised, and we have now brought ourselves down to two elements which in reality are the only essential ones left for us to provide conditions enabling us to fulfill requirements to the best interest of creating good mechanics and citizens. The first, being a provision or state law calling for all apprentices to serve a specified time, according to the skill a trade requires. Second, an independent board of backers or advisers to stand as a party between the state and the employer, whose main commission shall be to see that the boy faithfully serves his "time" and is afforded every reasonable opportunity to thoroughly learn his trade in all its branches, and if such is not given him, they to then have the power to cancel the contract between the employer and the state.

If there are any to object to such a system it should mainly be the employer, for the burden of such a system falls chiefly on his shoulders. But I feel he stands ready to do most anything to second conditions which would admit of creating good skilled mechanics, and have plenty of such in the field for hire. Some, I know, will come in with, I do not see where such a system would place any burden on the employer. An employer today stands largely independent in regard to the treatment of the apprentice, as no one takes any interest in him; nor is there any special law or custom for his benefit. The employer is now free to use his own judgment in controlling the apprentice as regards perfecting him in all the branches of his business; whereas, was there such a law as this work advocates, the employer would, in a sense, have three bosses or persons to consult with for every apprentice he might employ, so that a firm having thirty apprentices would have ninety sub-bosses who could be running to them any time the apprentice might think his sensibilities the least ruffled. This is the radical way to put it, but the common sense way, which could and should be followed, is for the apprentice to treat with his employer as far as he is able to do so, and only as a last resort call in

the assistance of his backers and then it need be rare cases that it would be essential for more than one adviser to confer with the employer, as he could well voice the opinion of the other two. This is, of course, as it should be, but the chances are far more in favor at the start (until we, as a class, would become accustomed to rightly use and not abuse such a privilege) of the apprentices running to his advisers with every petty little tale and insisting upon their consulting with his employer. This is why the employer has good grounds for objecting to such a plan, which, in connection with knowing he is watched and that the strongest influence can be brought to bear on him should he, for any reason, not desire to advance a boy from the most minor to the best work in the shop he might manufacture, should be sufficient to substantiate any claims of such a system being more favorable to the apprentice than the employer. But as we think both would be about equally benefitted by such a system, we will not argue this point further.

It might be well, in order to define the logic here advanced of appointing three "backers" to look after the interest of an apprentice, to treat more in detail the reasons for such. The main difficulty in creating good, skilled artisans today is the repugnance with which apprentices treat the idea of staying or giving up sufficient "time" to thoroughly learn a trade. What one does not know of a business, he surely is in no position to judge or realize the skill necessary to manipulate, no more than a looker-on could detect the pilot's reasons for changing the course of a vessel, and when we come to consider the few there are of really high-skilled artisans now in the field, to show by example what can be done, compared to the great number that are striving to "make at" skilled labor, we cannot but admit the science of the logic the boy applies to conditions.

It is but reason to expect a boy to think that when he can become sufficiently competent to turn out work as well as the greater number, he is thoroughly qualified to start out as a journeyman; and as the latter believes it is not to the interest of the majority to have skill created which can surpass them, it is evident they are not going to advise or assist an apprentice to achieve greater skill than they possess; nor are the few truly high-skilled workmen overly anxious to assert it would be to their interest to have the apprentice take example from them, and many are more likely to influence the boy to believe the lesser skilled men as being perfection, or good enough, in hopes he will firmer believe himself a good, skilled worker, well qualified to start out and exact journeyman wages. It is these influences in conjunction with the haste of the boy to be receiving "man's wages," that causes him to not cheerfully content himself to give the "time" he should, in order to become a thorough, skilled workman, and one purport of this paper is to advance and cause thought to the creating of elements which will be favorable to changing the present conditions so detrimental to the welfare of the boy, who is generally desirous and would make himself a valuable, high-skilled man were he not misguided by false representations and example. With this explanation I cannot but think the reader will perceive why the writer so strongly advocates the appointment of intelligent backers or advisers, who can have no motive but the true welfare of the boy at stake, as they surely cannot believe the boy's advancement could in

any wise injure them, and which factor of above distrust so unjustly and unreasonably prevails among the majority of the men the boy is thrown in contact with when thinking of learning a trade today.

The master is certainly desirous of retaining the apprentice as long as he can, and with a board of disinterested, intelligent men to advise and influence a boy, also, to see that he is permitted every chance to thoroughly learn a trade, we fail to see why the boy should not discover the sophistries of men's designs so detrimental to his own interest and labor under the advice of his "backers" to work steadily any length of time necessary to make him a thorough, good, skilled artisan, should he have the ability to become such.

One feature which will be questioned by many, is the reason for not mentioning parents or relatives for advisers. Ties of blood seldom admit the rational counselling and patience to await action and decision that oftentimes may be required to settle disputes between boy and master. A parent is altogether too apt to be influenced by sympathy and passion than business principles, bordering on strict shop discipline, and his interference would generally do more harm than good. The parent has the privilege of appointing the advisers to look after his boy, and if they are not capable, with his advice, to settle disputes, very rarely could he do so to the boy's best interest. And again, boys will generally be more guided by an outsider that will affect confidence, than they will by their parents.

Thirty to seventy years back a boy had no need of influence to aid him finish his trade. In many cases he had to do so, or be made to suffer, and as he was not tolerated the freedom then the same as the boy of today, he was not in a position to feel any sacrifice of self-independence now so bred in an American youth, caused by improvement in labor's social system, which, in its advancement, has lost all sight of the trade apprentice in creating conditions favorable to his interest.

The income of the wage earner for the past thirty years has been such as to give him encouragement in educating his sons for something higher than a tradesman. Having the money, he would say, "I was not afforded a chance, but I shall endeavor to give my son one." And thousands of fathers have labored hard, denying themselves many pleasures and comforts just to give their sons a start in life, or an opportunity to be a commercial or professional man. This practice was one to receive the boy's most hearty endorsement, for it presented inducements to attain a good income with the privilege of wearing good clothes, with a clean face, and has led the intelligent boy to belittle artisan labor, and the one lower in rank would try to imitate him and too often think themselves too important or nice to labor at a dirty trade. Hence, one reason for the degeneration of the good skilled mechanic found today.

The turn of affairs in our social system is now one to cause a downward tendency in wages for the artisan as well as profits for the manufacturer. The middle man and mechanic, for many years at least, are not going to be as able to provide a college education for their sons or assist them to good positions as in the past.

Our past aspirations and endeavors for something higher than a common trade have not only crowded the commercial and professional sphere, but caused us as a class to wholly ignore and neglect laws

and usages that did exist favorable to creating the good mechanic. We find everything favorable to thoroughly train or educate the professional man; nothing has been neglected in that line, and the most rapid improvements in studies and methods to discipline and train the mind are being daily enacted to aid the student achieve success in the higher fields, while with our artisan lines we find the reverse more true. The turn of events is such as should cause intelligent minds to investigate other fields than the profession or clerk for remunerative employment, and a little research cannot but reveal the opening that exists, for true ability and skill among our artisan industries, and all supplication for such labor should be the means of awakening popular opinion to the neglect of the past and the urgent need of again resorting to some remedy to restore us to a social condition which can exist and support a system for governing and creating the skilled mechanic.

With the improved condition of labor or its development of desires and taste for a higher mode of living than existed among artisans of thirty to seventy years back, we cannot return to the old laws and usages of training the true mechanic. The advancement of the age calls for an entirely different plan to create high-skilled labor, and while we may be able, on account of our advancement in knowledge of the principles and science of artisan industries, to educate in less time than in the past, we cannot ignore the fact, to develop skill requires time and experience, and neither of the latter elements are today receiving the attention and support of our artisans and manufacturers that could be accorded them. We cannot now enact laws to imprison our boys if they will not serve a "full apprenticeship" or give up sufficient time to become a thorough mechanic; but we can enact some laws to meet the conditions of today which will recognize and create custom to the need of educating skill and elevation of the true mechanic.

We all are forced to admit that the specializing of manufacture, as found today, has had much to do with degenerating the true skilled mechanic in many lines, while the reverse is true with others, as it is only by the highest attainment of skill many specialties are able to produce their quality and quantity. In fact, such is the reason for creating specialties, and the great injury they can do to general manufacture and skill is owing to the sacrifice they make in only permitting a boy to practice in one line, whereas, were the boy given an opportunity or made to serve in all their lines, sufficient time to become highly skilled in each branch of a firm's work, I think we would find specialties would not be such terrible degenerators of skill as claimed by many. There are very few of such specialties but what could be much more productive in creating the true mechanic, were the influences and laws, such as this paper advocates, enacted and enforced. There are few specialties in manufacture that have not more than one thing at which they could afford practice for the apprentice, and there are few specialties but what, if a boy only had a good, long practice in all of the lines pertaining to their manufacture, he would imbibe such a knowledge of mechanics and true skill that, should his specialty be obliterated or he could not find a position in those that did exist in his calling, there could be some opening found for him in which he could readily prove himself of value. I care not what arti-

san profession one may investigate, he will find the principles of the true mechanic of one calling are but largely the mechanic of another. The tightening of a bolt, drawing of a file, handling a hammer, the level, the trowel, a belt, a saw, a rammer, and smelting or forging iron involve very closely the same skill and principles in one calling as another.

I look upon specialties in the sense of just so many new creations to increase the number of trades in which skilled labor can find employment, and the dexterity of some workman that can be found engaged in our specialties would surely go to assert there was an opportunity for the display of skill or the true mechanic in specialties as in many of our trades exacting more of all hand labor.

The more I study and bring my experience and observation to bear on the question of specialties being the chief cause for the degeneration of the true mechanic, so largely advanced by some papers and many artisans of today, the less convinced I am of such logic being correct. I take it as being more due to the neglect of proper attention to a lawful apprenticeship system and the opportunities of the past for intelligence to find more remunerative and clean occupations in other lines, coupled with the haste of the boy to be receiving "man's wages," as advanced by the writer in other lines of this paper.

The social decree which at present is electing the lowering of wages and manufacturers' profit, is certainly unfavorable to our youths exacting and finding opportunities for situations in the higher stations of life as in the past thirty years, which is a situation of affairs to be deeply regretted. But they are here, and it will not benefit us any to ignore them; but, instead, let us accept the changed conditions and study to improve the fields that are open to elevate and benefit labor, and which is largely aiming to develop a greater degree of skill in the workman so as to enable him to give an equivalent for and exact the higher wages, and which elements can be greatly upheld by a turn to some such system as this paper advocates and thus largely prevent labor losing any of the advantages she has gained since that day when it was necessary for everyone in a workingman's family to labor from twelve to eighteen hours per day in order to exist. Improvement in labor's condition for the last ninety years has been very progressive, especially so in the Anglo-Saxon race, and few late works more forcibly illustrate such than "A Shorter Working Day," by Messrs. Hadfield and Gibbons, of Sheffield, England.

It is no disgrace to be workmen, and to be a skilled one is as creditable to man as ability to fill position in the higher station of life. Let us be not ashamed to turn backward and enact laws and establish old time customs that can benefit labor and assist progress by increasing the number of high-skilled artisans to supply the field so urgently appealed for today by manufacturers.

APPENDIX F.

INDENTURES.

THIS INDENTURE WITNESSETH, That George Willis Tittle, by and with the consent of his father, Moses Tittle, hath put himself, and by these presents, and for other good causes, doth, voluntarily and of his own free will and accord, put himself apprentice to J. P. Dubosq and John Carrow, of the district of Southwark, jewellers, to learn the art, trade and mystery of a jeweller, and, after the manner of an apprentice, to serve the said Francis P. Dubosq and John Carrow from the day of the date hereof for and during and to the full end and term of five years from the 10th day of October next ensuing. During all which term the said apprentice doth covenant and promise that he will serve his masters faithfully, keep their secrets, and obey their lawful commands; that he will do them no damage himself, nor see it done by others, without giving them notice thereof; that he will not waste their goods, nor lend them unlawfully; that he will not contract matrimony within the said term; that he will not play at cards, dice or any other unlawful game, whereby his master may be injured; that he will neither buy nor sell, with his own goods, nor the goods of others, without license from his masters; and that he will not absent himself day nor night from his masters' service, without their leave, nor haunt ale houses, taverns, nor play houses; but in all things behave himself as a faithful apprentice ought to do during the said term. And the said masters, on their part, doth covenant and promise that they will use the utmost of their endeavors to teach, or cause to be taught or instructed, the said apprentice in the art, trade or mystery of a jeweller, and that they will give him two dollars per week until the first day of January, 1846, and to give him \$3.00 per week the remainder part of his time, in lieu of lodging, washing and boarding and clothing, and to give him \$30.00 in money when free.

And for the true performance of all and singular the covenants and agreements aforesaid, the said parties bind themselves, each unto the other, firmly, by these presents.

In witness whereof, the said parties have interchangeably set their hands and seal hereunto.

Dated the 25th day of June, 1845.

GEORGE W. TITTLE,	(Seal.)
MOSES TITTLE,	(Seal.)
FRANCIS P. DUBOSQ,	(Seal.)
JOHN CARROW,	(Seal.)

Sealed, delivered and acknowledged before the subscriber,

JAMES SANDERS,
Alderman.

THIS INDENTURE, Made the day of, A. D. one thousand eight hundred and ninety-....., witnesseth, that of county, Pennsylvania, age ... years, on the day of, eighteen hundred and ninety-....., has, of his own free will and accord, with the consent of his, signified, by his signing and sealing this indenture, bound himself as an apprentice to A. A. Murray, Adam Frederick, Charles Raiser, I. Merritt Schellinger, William Ralston, John Hiller, trading as Diamond Glass Company, of Royersford, in the county of Montgomery, in the State of Pennsylvania, and the survivor of them and their assigns, in the art, trade and occupation of glassblowing, and he shall at all times obey their lawful commands; shall do no hurt or damage, or willingly suffer the same to be done to them; shall not absent himself from their service (except in case of sickness), but shall at all times demean himself as a faithful, industrious and

obedient apprentice toward the same firm, the survivor of them and their assigns; and the said Diamond Glass Company do hereby covenant and agree with the said , that they will cause him to be taught the trade and occupation of a glassblower, and will give him, during said term, an opportunity of perfecting himself in the art of glassblowing, as carried on in their factories; and further, during said term, find and provide for the said , or furnish him with the means to find and provide for himself good and sufficient clothes, diet and lodging, the money to be advanced not to exceed three-eighths of the wages of a workman for the same class of work; and it is further agreed that the said Diamond Glass Company keep back two hundred dollars from the wages of the said to be retained in the amounts as follows: Fifty dollars from the first, fifty dollars from the second, fifty dollars from the third, and fifty dollars from the fourth year's wages; and the said Diamond Glass Company, the survivor of them and their assigns, will, at the expiration of five years, pay to the said the following wages: One-half the wages of a workman for the same class of work, to be computed from the commencement of the term of service until the expiration of the said five years, after deducting what may have been previously advanced and paid to the said or to his use for clothing, diet, lodging and otherwise.

And the said does agree to continue with the said firm, or the survivors of them and their assigns, for the term of five years; and the said does, for himself, his heirs, executors and administrators, covenant and agree with the said Diamond Glass Company that the above-named shall and will in all things keep and perform all demands or requirements in this indenture and agreement mentioned on the part of the said Diamond Glass Company to be done and performed; and that the said will serve the said firm until the full term of five years therein mentioned from the date of this agreement.

In witness whereof the said parties respectively have hereunto set their hands and seals the day and year first above written.

Witnesses:
..... (Seal.)
..... (Seal.)
..... (Seal.)
..... (Seal.)
..... (Seal.)
..... (Seal.)
..... (Seal.)
..... (Seal.)

AGREEMENT.

I, , being now aged , and having received the necessary schooling in reading, writing and arithmetic, do, with the consent of my solemnly and honestly agree to learn the trade of a with the Southwark Foundry and Machine Company, at Philadelphia, and to remain in their employ for the space of years and months. And that my wages shall be in accordance with the scale forming a part of this agreement; and that if absent without consent of my foreman I shall forfeit my wages; and that if I am sick I will send notice to the timekeeper and accept half-pay as full compensation for the time I am sick, as certified to by a physician in good standing; this compensation to cease if I am absent over three months on account of sickness.

SCALE OF WAGES.

- Sixteen to seventeen years, errand boy, 4 cents per hour.
- Seventeen to eighteen years, 4 1-2 cents per hour.
- Eighteen to nineteen years, 6 cents per hour.
- Nineteen to twenty years 6 3-4 cents per hour.
- Twenty to twenty-one years, 7 1-2 cents per hour.

In case the full time is served in a satisfactory manner there will be paid \$1.00 bonus per month for every month served. If the apprentice leaves before he has completed his apprenticeship, he forfeits all of this bonus.

Witness:
.....
..... (Seal.)
..... (Seal.)

In conformity herewith, we agree to receive
 as an apprentice to learn the trade of a and pay the sums
 stated in the agreement, in lieu of all maintenance, clothing, medical, and all
 other expenses and demands.

Witness:

..... (Seal.)

Philadelphia,

This is to certify that has faithfully served
 the full term of his apprenticeship with us as

SOUTHWARK FOUNDRY AND MACHINE CO.

.....
 President.

Attest:

.....
 Secretary.

Rules and Regulations of the Southwark Foundry and Machine Company.

1. Work will commence at 7 A. M. and 12.45 P. M., and cease at 12 M. and 6 P. M., except Saturday, when the closing time is 4.30 P. M.

2. It is required that employes shall commence work promptly at the sounding of the whistle and continue until the closing whistle has blown.

3. Each workman will be given a time check, to be deposited in the box at the time office before commencing work. This check will be returned to him between 5 and 6 p. m. each day, except Saturday, and on that day between 11 and 12 M., and 3.30 and 4.30 P. M. If any workman fails to secure his time check, he must apply for it at the time office within five minutes after the closing whistle has blown. The above is important, as no time will be allowed in any case if these instructions are neglected. Workmen losing checks will be charged the cost of same.

4. The check boxes will be opened at twenty minutes before 7 A. M. and fifteen minutes after 12 M.; they will be closed immediately after the whistle has blown at 7 A. M. and 12.45 P. M., after which no checks will be received, and no workman will be permitted to enter the establishment until the next hour, viz., 8 A. M. or 1.45 P. M.

5. No one will be allowed to go to work after 9 A. M. or 2.45 P. M., or checked out before 9 A. M. or 2.45 P. M.

6. In quitting work during regular hours, it must be at the even hour, and the person will be required to notify the foreman of his shop, reporting his time to the timekeeper, and procuring his time check on going out. He is also required to present to the timekeeper an exit check signed by his foreman, giving permission to leave.

7. In quitting work before an even hour, pay will not be allowed for that hour.

8. All fires in smith and boiler shops must be ready to receive metals at 7 A. M. and 12.45 P. M.

9. An employe off work must not visit the establishment during working hours.

10. An employe of one shop will not be allowed to visit another shop during working hours, except on business of the establishment.

11. An employe going off the premises during working hours for any purpose, unknown to his foreman, will be discharged.

12. Tools intended for the general use of each shop must be returned to the places appropriated for them. Failure to do this on the part of any one will render him liable for the value of the tool.

13. Persons employed in one shop are not allowed to take tools from another shop without the consent of the foreman of that shop.

14. Old files must be returned at the time new ones are given out.

15. Talking to visitors during working hours is not allowed.

16. Smoking, reading or idle conversation during working hours is prohibited.

17. Tampering with the fire buckets, barrels or apparatus is positively prohibited.

18. Workmen on repair jobs outside must have all their tools charged, and will be held responsible for them; on returning the tools they will be credited.

19. Upon quitting the service of the company, all workmen shall be required to return the checks, keys and other articles of the company loaned to them, and failure to do this makes the person liable for their value. A final settlement is only made after the foreman has furnished a certificate showing that all articles intrusted to the care of the man leaving have been satisfactorily accounted for.

I,, being years of age the day of 1891, and having determined to learn the art, trade or mystery of under the instructions of the Kensington Engine Works, Limited, provided they will accept me as an apprentice, to all of which my is consenting. I now agree and am hereby bound to serve the Kensington Engine Works, Limited, of Philadelphia, for the space of three months, from and after 1891, and with their consent to make myself their apprentice to the trade aforesaid, upon the terms and conditions as expressed in the blank form of indenture herewith, the said Kensington Engine Works, Limited, hereby agreeing to allow me at the rate of three cents per hour during such time as I may remain in their employ for the purpose aforesaid, it being expressly understood and agreed that the said Kensington Engine Works, Limited, may at any time accept my services as an apprentice under the indenture herewith, or discharge me from their employ.

In case the said Kensington Engine Works, Limited, shall accept my services as an apprentice upon the terms and conditions as expressed in the blank form of indenture herewith, the money which may have accrued under the allowance hereinbefore stated, may be retained by the said Kensington Engine Works, Limited, until the first 3,000 hours' work shall have been completed under the indenture aforesaid, when it shall be paid to me with lawful interest thereon; in case the said Kensington Engine Works, Limited, shall discharge me from their employ and terminate this agreement, the money which may have accrued under the allowance aforesaid shall be paid to me at the time of such discharge; but in case I refuse to complete this agreement and to become an apprentice under the blank form of indenture herewith, or in case my shall refuse me permission to become such an apprentice, then, and in such case, the money which may have accrued under the allowance aforesaid shall be wholly forfeited by me, and may be retained by the said Kensington Engine Works, Limited, as a compensation to them for the loss of my future services.

In witness whereof, the said parties have hereunto set their hands and seals; and the said, in token of his consent, hereunto has set his hand and seal, this day of 189 .

Witness present:

THIS INDENTURE, Made by and between the Kensington Engine Works, Limited, of the city of Philadelphia, Engineers and Machinists, of the one part, and, of the other part, witnesseth that the said with the consent of his doth voluntarily and of his own free will and accord, put himself apprentice to the said Kensington Engine Works, Limited, and to the survivor of them, and to their assigns as hereinafter mentioned, to learn the art, trade or mystery of and, after the manner of an apprentice, to serve the said Kensington Engine Works, Limited, their successors and assigns from the day of the date hereof until the day of, in the year of our Lord one thousand eight hundred and, at which time the said wil have attained the age of twenty-one years. During all of which time the said doth covenant and promise, and is hereby bound, that he will well and faithfully serve his said masters and obey their lawful commands, that he will do no damage to them, nor wilfully suffer any to be done by others. He shall not waste the goods of his said masters, nor lend them unlawfully to any. He shall not absent himself from the service of his said masters, but in all things and at all times he shall carry and behave himself as a good and faithful apprentice ought, during the whole time aforesaid. And the said Kensington Engine Works, Limited, on their part, do covenant and promise to teach and instruct, or cause to be taught or instructed, the said during such time as he shall remain the apprentice of them in the art, trade or mystery of by the best way or means they can; and that, in consideration of the services, and in lieu of the board, clothing and other expenses or charges of him, the said, the said Kensington Engine Works, Limited, shall pay to him as follows, viz: For every hour during which the said shall work for them, at the rate of four cents per hour, until he shall have worked for them the time or period of three thousand hours; and after that at the rate of eight cents per hour, until he shall have worked for them the further time or period of three thousand hours; and after that at the rate of eight cents per hour until he shall have worked for them the further time or period of three thousand hours; and for all the remainder of the time during which he shall work for them, at the rate of ten cents per hour; said payments to be made weekly, or on their regular days for the payment of wages; during the continuance of this agreement, each days' labor of him, the said to be of ten hours; provided, however, and it is hereby agreed, that at such times as the said Kensington Engine Works, Limited, shall consider that their business requires the said to work for more or less than ten hours in the day, then and in such case he shall work such time as he shall be required by the said Kensington Engine Works, Limited, who shall pay him therefor at the

same rate per hour as for his usual day's work, it being agreed, nevertheless, that the said shall at all times be subject to the control of his said masters, whose reasonable commands he shall obey in all matters respecting his conduct while an apprentice. Provided, also, and it is hereby agreed, that sixty dollars of the sum which may be earned by the said for the first three thousand hours' work performed by him, shall be retained by them, the said Kensington Engine Works, Limited, as a guarantee for the full and faithful performance of the duties of the said as an apprentice, which amount shall be paid with lawful interest to the said upon his attaining the full age of twenty-one years. Provided, however, and it is expressly understood and agreed by and between the said Kensington Engine Works, Limited, and the said that if he shall at any time be guilty of vicious or immoral conduct, or of repeated absences without leave, or of neglect of duty, or of disobedience of reasonable orders, then the said Kensington Engine Works, Limited, may discharge him, the said from their employ, and terminate and annul this indenture; and the said dismissal for any of the causes aforesaid shall be final and conclusive evidence of the truth thereof, and from and immediately after said dismissal, the said sum so retained shall be forfeited by him, the said, and may be retained by the said Kensington Engine Works, Limited, as a compensation to them for the loss of his future services.

In witness whereof, the said parties have hereunto set their hands and seals, and the said in token of his consent thereto, has set his hand and seal this day of A. D. 18 . To take effect on the day of A. D. 18 , as though it had been executed on that day.

Witness present.

THIS INDENTURE witnesseth that, by and with the consent of, hath put himself, and by these presents doth voluntarily and of his own free will and accord, put himself apprentice to John B. Stetson, his heirs or assigns, to learn the art, trade and mystery of and after the manner of an apprentice to serve the said John B. Stetson, his heirs or assigns, for and during, and to the full end and term of his apprenticeship, which will be the next ensuing.

The said master reserving the right to terminate this agreement, if the said apprentice shall refuse to obey his proper commands, or shall be found physically unable to attend to his work. During all which time the said apprentice doth covenant and promise that he will serve his master faithfully, keep his secrets and obey his lawful commands; that he will do no damage himself, nor see it done by others without giving him notice thereof; that he will not waste his goods, nor lend them unlawfully; that he will not contract matrimony within the said term; that he will not play at cards, dice or any other unlawful game, whereby his master may be injured; that he will neither buy nor sell, with his own goods or the goods of others, without license from his master; and that he will not absent himself day nor night from his master's service without his leave, nor haunt ale houses, taverns nor play houses, but in all things behave himself as a faithful apprentice ought to during the said term. He shall conform to and abide by all the rules and regulations now in force, and hereafter adopted by his master for the government of his apprentices. And the said master, on his part, doth covenant and promise that he will use the utmost of his endeavors to teach, or cause to be taught or instructed, the said apprentice in the art, trade or mystery of, and he shall receive as compensation, when working, two (\$2.00) dollars per week.

It appearing upon satisfactory proof that said minor has been properly educated in reading, writing and arithmetic, so as to render further schooling unnecessary.

And for the true performance of all and singular the covenants and agreements aforesaid, the said parties bind themselves each unto the other firmly by these presents.

In witness whereof, the said parties have interchangeably set their hands and seals hereunto. Dated the day of, in the year of our Lord one thousand eight hundred and ninety-...

Sealed and delivered in the presence of

..... (Seal.)
 (Seal.)
 ... (Seal.)

Whereas, of the, aged years on the day of, is desirous of learning the trade of a moulder, being advised by his of the same place giving consent by signing this agreement; and whereas, Isaac A. Sheppard & Co., Foundrymen, of the city of, are willing to take the said into their employ and teach him the trade of a moulder.

Now, this agreement witnesseth, that the said of his own free will and accord, doth agree to give and devote to the service of Isaac A. Sheppard & Co., after the manner of an apprentice, his whole time and labor during the usual working hours of each day, until he becomes twenty-one years of age, and that he will not absent himself from the foundry during working hours without the consent of the foreman of the foundry or a members of the firm being first obtained, unless prevented by sickness. And he further agrees that he will not join, or in any manner connect himself with any association or organization of moulders until after the expiration and complete fulfilment of the terms and conditions of this agreement; he also agrees that he will not drink intoxicating drinks or practice gambling or other unlawful sports, and that he will not destroy, waste or injure the property of his employers, nor see it done by others without giving notice thereof, but will at all times conduct himself in a sober, temperate, honest, industrious and respectful manner, and will comply with the regulations and rules of the foundry.

The said Isaac A. Sheppard & Co. shall not be held responsible for any of the acts done or committed by the said apprentice during such times as he is not at work in their foundry, nor for any acts of his whatsoever that are not done under their direction and in pursuance of their express orders; nor are they to be under any expense for medicine or medical attendance, it being fully understood that the said apprentice is under the guardianship of his

And should the said from any cause now unforeseen, absent himself from the foundry during working hours, as before mentioned, he does hereby agree to make up all such lost time after he arrives at the age of twenty-one years.

And should the said refuse at any time to comply with the provision of this agreement, then the said Isaac A. Shepard & Co. shall be at full liberty to cancel this agreement, and the said shall forfeit all rights, claims and privileges under it.

And the said Isaac A. Shepard & Co. do hereby agree to properly and faithfully instruct, or cause to be instructed, the said in the art or mystery of the stove moulding business, and will pay him as compensation for his services for every day's work performed during the first year of his service, at the rate of three dollars per week of six working days.

And for every day's work performed during the second year of his service, they agree to pay him at the rate of three dollars and fifty cents per week.

And for every day's work performed for them after the second year of his service, until he becomes twenty-one years of age, or has completed his time, according to this agreement, they agree to pay him at the rate of five dollars per week.

Provided, however, That whenever in their judgment it shall appear desirable, the said Isaac A Sheppard & Co. may require the said to work at piece work instead of day's work, as before mentioned, and instead of the compensation mentioned for day's work, the said Isaac A Sheppard & Co. agree to pay him for all piece work made by him in a satisfactory manner during the first year of his service five-tenths of the price paid to journeymen for the same kind of work.

And for all piece work made by him in a satisfactory manner during the second year of his service they agree to pay him six-tenths of the price paid to journeymen for the same kind of work.

And for all piece work made by him in a satisfactory manner during the third year of his service they agree to pay him seven-tenths of the price paid to journeymen for the same kind of work.

And for all piece work made by him in a satisfactory manner after the third year of his service they agree to pay him eight-tenths of the price paid to journeymen for the same kind of work.

And the said agrees that one dollar shall be reserved by the said Isaac A. Shepard & Co. out of each week's work after the second year of his service until the said has fully completed his term of service under this agreement, as security for the faithful performance of the covenants above expressed, to be kept and performed by the said and the same to be forfeited to the use of the said Isaac A. Sheppard & Co. in case he shall refuse or neglect to perform any part thereof; provided, nevertheless, that such forfeiture shall not operate to their prejudice in any action at law for further damages in case of breach of contract.

And the said Isaac A. Sheppard & Co. do further agree to present to the said

..... (as soon as he shall have completed his part of this agreement) a sum of money amounting to five per cent. on all wages made by him by piece work during the second year of his service, and also ten per cent. on all wages made by him by piece work after the second year of his service, and until the full completion of the time of service herein provided for. Provided, nevertheless, that the said behaves himself well and complies fully with the provisions of this agreement. It must be distinctly understood that the percentage is designed as a gift or reward for good behavior and faithful service, and not for wages due or to become due. To the true performance of all and singular, the covenants and agreements aforesaid, the parties bind themselves each to the other firmly by these presents.

Witness our hand and seal this day of A. D. 18 ..
Signed, sealed and delivered in the presence of us:

..... (Seal.)
..... (Seal.)
..... (Seal.)
.....

Rules and Conditions Under Which Persons Are Received for Instruction at the Works of Bement, Miles & Co., Callowhill and Twenty-first Streets, Philadelphia, Pa.

Persons are taught the trades of machinist, blacksmith, pattern maker or moulder, on the following terms, viz:

First.—They are to work for us well and faithfully, under the shop rules and regulations, for the term of 12,000 hours, on such work as our foreman, to whose authority they will be subject, may direct, and at such times and places as we shall appoint, whether it be full time, or short time, or over time.

Second.—“Over time” shall count on the 12,000 hours, and all absences shall be deducted, except from injuries received while on duty.

Third.—Should any person prove to be, in our judgment, incapable of learning the proposed trade, or should his conduct or work not be satisfactory to us, he may be dismissed at any time without previous notice.

Fourth.—The said term of 12,000 hours shall be divided into four periods of 3,000 hours each, and the compensation shall be as follows:

- For the first period of 3,000 hours, cents per hour.
- For the second period of 3,000 hours, cents per hour.
- For the third period of 3,000 hours, cents per hour.
- For the fourth period of 3,000 hours, cents per hour.

These wages shall be paid weekly to the person receiving instruction.

Fifth.—For every person who shall complete his said term of 12,000 hours, this agreement, on being signed by us, shall serve as a certificate, setting forth that he has fully, faithfully and satisfactorily completed his term of instruction under us.

I, of hereby request the firm of Bement, Miles & Co. to receive me into their works to learn the trade of under and subject to the foregoing rules and conditions; and I hereby covenant, promise and agree to be bound and governed by said rules and conditions, and that I will well and faithfully perform my duties.

In witness whereof I have hereunto set my hand and seal this day of A. D.

Witness:
..... (Seal.)
.....

I request Bement, Miles & Co. to receive said as above, and I hereby become responsible to them as security for the faithful performance of this agreement.

This is to certify that has completed his full term of instruction with us, to our entire satisfaction.

.....

I, , being years of age, the day of A. D. 18 .. , with the consent and entire approbation of my hereby given and duly signified, in hereafter signing this contract, for and on behalf of said , having determined to learn the art, trade or mystery of , under the instruction of Henry Disston & Sons, Incorporated.

I now agree and am hereby bound to serve Henry Disston & Sons, Incorporated, of Philadelphia, for the space of years, from and after day of A. D. 18 .. .

The said Henry Disston & Sons, Incorporated, hereby agree to allow the said for his services, the sum of dollars per week during the first year; the sum of dollars per week during the second year; the sum of dollars per week during the third year; the sum of dollars per week during the fourth year; the sum of dollars per week during the fifth year, if the said shall so long remain in their employ, for the purpose aforesaid; it being expressly understood and agreed that the said Henry Disston & Sons, Incorporated, may at any time, at their pleasure, discharge the said from their employ.

It is hereby agreed by all the parties hereafter signing this contract, that one dollar per week of the allowance hereinbefore stated, may be retained by the said Henry Disston & Sons, Incorporated, out of the weekly allowance for the first and second years, until the said shall have completed his term of service under this contract, when it shall be paid to the said , with the lawful interest thereon, computed from the time that six months of the proportion of the weekly allowance retained shall accumulate in the hands of said Henry Disston & Sons, Incorporated. And in case the said Henry Disston & Sons, Incorporated, shall discharge the said from their employ and terminate this contract thereby, the said sum retained, with its interest, shall be paid to the said at the time of such discharge; but in case the said shall refuse to complete the terms of service according to this contract, or shall become disobedient to the said Henry Disston & Sons, Incorporated, or be guilty of any crime or misdemeanor, then and in such case, the amount of said allowance retained, together with its interest, shall be wholly forfeited by the said , and may be retained by the said Henry Disston & Sons, Incorporated, as a compensation to them for the loss of the said future services.

It is further agreed, and the said hereby duly and fully authorizes the said Henry Disston & Sons, Incorporated, to make payment of all said weekly sums and the amount retained to the said and his receipt shall be a full acquittance to said Henry Disston & Sons, Incorporated.

In witness whereof the said parties have hereunto set their hands this day of A. D. 18 .. .

Witness present,
.....
.....
.....
.....

THE LIABILITY OF EMPLOYERS TO THEIR EMPLOYEES.

1. The employer must furnish reasonably safe appliances.
2. Negligence must be proved and cannot be presumed.
- 2 (a). *Derr v. Lehigh Valley Railroad Company*.
3. Defects in machinery must be reported by the employe.
4. An accident is not enough to establish negligence; there must be affirmative proof of it to recover.
5. Another application of the rule.
6. If a workman continues to work in a dangerous place, he assumes the risk of injury.
- 7-13. Cases of risks assumed by the employe.
16. When the employe is negligent he cannot recover.
17. Liability of a sub-contractor for an injury caused to an employe.
- 18-23. Cases of negligence caused by a fellow servant.
24. Cases of negligence caused by a fellow servant under the Act of 1868.
25. Same case continued.
26. *Miller v. Cornwall Railroad*.
27. Liability of an employer for an incompetent servant.
- 28-34. Liability of employers to young persons.
35. The risks assumed by the father.
- 36-42. Liability of coal operatives.
43. Construction of the Mining Act of 1885.
44. How negligence should be averred.

The nineteenth annual report contained a very complete review of the law on this subject, embodied in the decisions of the Courts of the Commonwealth. It is proposed to review the decisions which have been subsequently rendered. Perhaps they contain no new principles, but only applications of principles already established; yet, it is believed that such a review will be useful in putting both employer and employed in possession of all the law on this very important subject in a convenient form.

1. It is the duty of the employer to furnish his employes reasonably safe appliances with which to do the work assigned to them, and also to know what appliances are suitable and in common and ordinary use for the purpose. (*Bannon v. Lutz*, 158 Pa., 166.) Thus, in an action to recover damages for the death of the plaintiff's husband, it was the duty of the deceased to remove the manheads from the stills in an oil

refinery after the fires were drawn. While performing his duty he was killed by an explosion of gas in one of the stills. The evidence for the plaintiff tended to show that it was customary to use steam in the stills after the fires were drawn for the protection of the men in removing the manheads, and that there was in common and ordinary use a contrivance by means of which the stillman was enabled to remove the manhead without lifting it from its place, or standing immediately in front of it. Neither this contrivance nor steam was used in defendant's works. It was held that the evidence was sufficient to support a verdict and judgment for the plaintiff. (*Bannon v. Lutz*, 158 Pa., 166).

2. The next case to be mentioned is *Mensch v. Pennsylvania Co.* (150 Pa., 598), in which some important principles relating to the risks of employment were elaborately considered by Mr. Justice Green. It was declared that in an action by an employe against an employer, in the absence of definite proof of some negligence which directly or naturally results in injury to the employe, the accident is regarded as one of the hazards of the employment of which the servant takes the risk and for which there can be no recovery. Furthermore, while a railroad company employer is bound to furnish its employes with ordinarily safe tools and machinery, the mere fact that a car which was the cause of the employes' injury was in an unsafe and dangerous condition is not *prima facie* evidence of negligence on the part of the employer. To warrant a jury in finding negligence the evidence must show that the employer had previous knowledge of the condition of the car, or ought to have had such knowledge, and failed to repair the defect within a reasonable time. To warrant an inference of negligence on the part of the employer, there must be proof of the existence of the defect at some time prior to the accident or of a failure to properly inspect. In this case the evidence showed that, about a week before the accident, the car was taken from a yard where there was a thorough system of inspection and none of the train hands afterwards saw the defect prior to the accident. In such a case the jury cannot be permitted to find that the defendant ought to have had knowledge of the defect. In the absence of expert testimony the fact that from a definite cause a machine has formerly acted in a certain manner, without more, will not warrant an inference that, on the occasion when the plaintiff was injured by similar action of the machine, the action resulted from the same cause and that the machine was therefore defective. (*Hawthorne v. Pennsylvania Salt Company*, 10 Pa., C. C., 77). But an employe is not presumed to know whether his employer has furnished appliances which are reasonably safe and in ordinary use in case of latent dangers, and therefore is not chargeable with an assumption of the risks involved in the failure to provide them. (*Bannon v. Lutz*, 158 Pa., 167).

2(a). In the case of a railway employe the plaintiff's husband, a locomotive engineer, was injured by the derailment of his engine running into a snow drift in a deep cut. The evidence showed that he had charge of one of four engines coupled together, which had been sent out from Easton, Pennsylvania, to New Jersey, to remove snow drifts from cuts. The manner in which the train was made up, equipped and manned at Easton showed the purpose for which it was intended. Hands employed on the train were informed that the train was intended to open the road, although there was no direct proof that the deceased received this information. He had been employed on the division where the accident occurred for four years. It was held that the evidence failed to disclose negligence on the part of the railroad company, and that the risks involved in the work of opening the road were intelligently assumed by the deceased. (*Derr v. Lehigh Valley R. Co.*, 158 Pa., 365.)

3. Any defect which may become apparent in tools or machinery it is the duty of the servant to observe and report to his employer. (*Mensch v. Pennsylvania Co.*, 150 Pa., 598). But if an employer has had ample opportunity to discover a defective appliance, and does not repair it within a reasonable time, he is liable in damages to an employe who is injured while in the performance of his duty. (*Bennett v. Standard Plate Glass Co.*, 158 Pa., 120). Thus, the plaintiff was employed to attend a revolving polishing table in the defendant's glass works. At one end of the table where he was employed was a bridge made of plank across a trench, in which was the revolving shaft which moved the table. Between the engine which moved the shaft and the plank, the trench was uncovered. Against the plank farthest from the table, and nearest the engine, a guard or barrier was usually maintained to protect the employes. The barrier had been removed for sometime before the accident; and the general manager of the defendant company was in the room almost every day. The plaintiff in crossing the bridge in the performance of his duty, fell into the trench and was injured. It was held that the case was for the jury. (*Bennett v. Standard Plate Glass Co.*, 158 Pa., 120.)

4. In *Mixer v. Imperial Coal Co.* (152 Pa., 395), the rule was again repeated that in an action by an employe against his employer to recover damages for a personal injury received in the course of his employment, the mere fact of the accident is not enough to establish negligence. There must be additional and affirmative proof of the negligence that caused the accident. Mr. Justice Green said: "In the present case the point presented by the plaintiff declared the liability of the master simply upon proof that the brake was out of order at the time of the accident, and that the plaintiff was thereby unable to control the car, so that it ran away with him. These are not all the conditions which are requisite to establish the negligence for which

a master is responsible to his servant, and therefore it was error to affirm the point without qualification. In point of fact there was no proof of a defective brake at any moment prior to the happening of the accident, and whether there was such a state of circumstances as that the master might be held liable, we cannot discover from the facts in evidence as they now appear.”*

5. In *Reese v. Clark* (146 Pa., 465), it was declared that it was not permissible to guess at the cause of an injury and assume that it was something for which the employer was responsible. One who is injured when lawfully on the premises of another, but does not show the direct cause of the injury, or that it occurred through the defendant's neglect, cannot recover for the injury. (*Huey v. Gahlenback*, 121 Pa., 238; *Philadelphia and Reading R. Co. v. Schertler*, 97 Pa., 450). In this case the plaintiff was an employe in the defendant's mill and while engaged in sorting a pile of bricks in front of heavy iron plates was injured by their fall from a position in which he himself had aided to put them. He did not know the cause of the fall and none was assigned by any witness. As there was no legitimate inference concerning the cause of the fall, except that the plates were insecurely placed, or that their support was taken away or weakened by the removal of bricks in front of them, and that in either case the plaintiff himself was responsible for both of these possible causes, he could not recover for his injury.

6. A workman is under no obligations to continue his employment in a dangerous place, and if he does so the risk is assumed by himself, and if he is injured while thus employed he cannot excuse his own want of care by alleging or declaring that some one has promised to care for him. (*Reese v. Clark*, 146 Pa., 465). In applying this rule to the above case it was declared that proof that sometime before the accident the defendant's manager said to the plaintiff, “go ahead with your work, I will take care of the plates,” justified a recovery, at least in the absence of evidence that it was possible to give the plaintiff warning in advance of the fall of the plates.

7. The case of *Tunney v. Carnegie Bros. & Co.* (146 Pa., 618), is an unusually sad one. An employe while walking across an underground flue, connecting the furnace of a battery of boilers with a brick stack, fell into a hole that suddenly appeared in the top of the flue and was burned to death. It appeared from the evidence that the flue was strongly built and was arched over with four courses of brick and was capable of bearing a heavy weight; that such a flue would last for at least eighteen months, while this had been built only

* There is no presumption of negligence on the part of a railroad company where an accident occurs to an employe, and he must prove affirmatively the fact of negligence and that it is such a kind of negligence as violates the special and limited duty of the employer to the employe. (*Cole v. Northern Central Railroad*, 12 Pa. C. C., 573.)

six months and had been inspected about three months before the accident. There was no proof that the defendant had omitted any safeguard ordinarily employed in constructing flues of this character and there was no evidence sufficient to submit the case to the jury.

8. In *Wagner v. Jayne Chemical Co.* (147 Pa., 475), an employe was injured by inhaling fumes of nitric acid. The testimony showed that he was a common laborer employed on outside work of the defendant's establishment; that he was ordered by the defendant's superintendent to do some work in connection with the process of making another chemical; that poisonous fumes were evolved from this process; that experiencing discomfort from them he left the work declaring that he could not stand it; that the superintendent assured him that the fumes would not hurt him and ordered him to return to his work; that he obeyed the order but was soon obliged to go home seriously ill; that he had no previous knowledge of the dangers to which he was exposed and was not warned of them by his employer. The expert testimony was conflicting, whether the plaintiff's illness was, or could have been produced by the fumes. There was some evidence that the plaintiff had knowledge that the fumes of nitric acid were dangerous. It was held that the question of the defendant's negligence was properly submitted to the jury. It was also held that there was not such evidence of contributory negligence as would justify the Court in directing a verdict for the defendant. In this case Mr. Justice Heydrick remarked: "It is a well settled rule of law that an employe will be deemed to have assumed all the risks naturally and reasonably incident to his employment, and to have notice of all risks which, to a person of his experience and undertaking, are, or ought to be, open and obvious. This is a reasonable rule, for; when a man seeks employment in any particular department, of either industrial or intellectual activity, he thereby represents himself to be qualified by the necessary experience or learning, as the case may be, for the performance of the duties which he proposes to assume, and such experience or learning necessarily brings a knowledge of the ordinary risks of the employment. Thus, one who holds himself out as a physician is deemed to thereby represent that he possesses such learning and skill as to reasonably qualify him for the duties of his profession; and that learning will teach him the danger of exposure to contagious and infectious diseases. But when the reason of the rule fails, the rule itself ceases to have any application. And therefore, while the physician would have no ground of complaint if his health should be permanently impaired by reason of exposure at the call of a patient, to a contagious or infectious disease, he might recover damages for the slightest injury suffered in consequence of a defect in the floor of the house which he was invited to enter, unknown to him but which was known or ought to have been known to his patron; and this because there is

nothing in the science of medicine, in which he professes to be learned, to affect him with notice of the latter danger. Neither is there anything in the employment of a common laborer that presupposes any scientific knowledge, such as the knowledge of the properties of acids, or that poisonous fumes are likely to be evolved in a manufacturing process in which nitric acid is used; and for that reason, the law does not presume that such labor either possesses or professes such knowledge. And, although some of the work required to be done in the manufacture of dinitro-benzole, may be made drudgery, it cannot be said to be of such ordinary character in its surroundings as to justify a presumption that a common laborer has, by experience, acquired a knowledge of its attendant dangers. Without some such previous knowledge, either scientific or experimental, the dangers, if any there be, of exposure to the fumes of nitric acid would not be open and obvious, and the laborer could not, with propriety, be deemed to have assumed such risks unknown to him as are naturally and reasonably incident to his employment. (*Rummell v. Dilworth*, 111 Pa., 343). On the other hand, it is equally well settled that an employer is bound to exercise reasonable precaution against injury to his employes while they are in his service and obeying his orders. Not only must he provide suitable implements and means with which to carry on the business which he sets them to do, but he must warn them of all the dangers to which they will be exposed in the course of their employment, except those which the employe may be deemed to have foreseen as necessarily incidental to the employment in which he engages, or which may be open and obvious to a person of his experience and understanding, and except, also, such as the employer cannot be deemed to have foreseen. And the employer will be presumed to be familiar with the dangers, latent as well as patent, ordinarily accompanying the business in which he is engaged. Authorities upon these points may be found in great abundance in the notes to paragraphs 185 to 203 of *Shearman and Redfield on Negligence*."

9. In *Gossen v. Gehman*, (147 Pa. 619), the plaintiff was employed by the defendant as foreman of a hay press. The power was furnished by an engine and boiler which were under the charge of an engineer. The testimony showed that the plaintiff was in the habit of making the fire and working around the engine and boiler. The boiler was defective and dangerous, of which the defendant had knowledge. One morning the fire having been started, and a high pressure of steam having been generated, causing the boiler to blow off with considerable force, the plaintiff shoveled coal on the fire to reduce the pressure. While he was thus employed a boiler tube burst and he was severely scalded. Under these circumstances the Court was right in leaving to the jury the questions whether the plaintiff was in the line of his duty when the accident occurred; whether the ex-

plosion was due to excessive pressure of steam or a defective condition of the boiler, and whether the defendant had been guilty of negligence in furnishing or maintaining defective and dangerous machinery. The jury found a verdict in favor of the plaintiff, which the Supreme Court refused to disturb. In reviewing the case Mr. Justice Green remarked: "That it was the clear duty of the defendant, warned as he was by the leaking of the tubes, and the notice given him by the plaintiff, to have the boiler properly examined, and the defective tubes removed or repaired. This he did not do, and the very least the Court could do was to submit to the jury the question of his culpability in this respect."

10. In *Cypher v. Huntingdon & Broad Top Mt. Railroad and Coal Company*, (149 Pa. 359), a person was employed by a railroad company as a carpenter in the repair of a car in the company's yard adjoining its repair shops. He was injured by a shifting engine which ran on the track and bumped the car under which he was at work. It appeared that he knew the engine was liable to run on this track and had neglected to put a red flag on the car he was repairing, which was the customary signal of warning. His recovery was barred by his contributory negligence.

11. In *Massey v. Snowden*, (149 Pa. 410), the plaintiff was a boss hauler in the defendant's mine and while attempting to sprag or brake a car stepped on a large piece of slate along side of the track, his foot slipped and the car ran over his leg. He had been over the road once before that day. The defendant's had employed a mining boss. The Court instructed the jury that under all the evidence the plaintiff could not recover, and this judgment was affirmed on a review by the Supreme Court.

12. In *Nattress v. Phila. & Reading R. R. Co.*, (150 Pa. 527), it was decided that when one voluntarily assumes continuous service, becomes exhausted and falls asleep at his work and thereby suffers injury, he cannot recover from his employer. The plaintiff was a locomotive engineer who fell asleep at his post and ran into the first section of the train of which his own was the second section and was killed. Before reaching the place of the accident he had been awakened by his fireman and conductor and warned to look out. It was also shown, however, that the flagman of the first section ought to have warned any train coming, but that no warning was given. The plaintiff was nonsuited.

13. In *Davis v. Baltimore & Ohio R. R. Co.*, (152 Pa. 314), the plaintiff was a flagman employed on the defendant's freight train. His position was on the rear car for the purpose of protecting that end of the train. This was a box car with a door cut in each end like a caboose. At the time of the injury the train was composed of nearly sixty cars, with an engine in front and two pushing engines. After

the train passed the summit of the mountain it was the plaintiff's duty to uncouple the pushing engines and hang out a red light. The plaintiff testified that while engaged in performing this duty he had two lanterns in his right hand, and leaning with this hand against the jamb of the door stooped to pull out the pin that coupled the engine with the caboose. After uncoupling it and while rising to go and hang out the red light the train, in crossing the summit, gave a jerk and thereby he was thrown from the car to the ground and severely injured. The plaintiff tried to show that the company was negligent in constructing the caboose, but the evidence showed that such cars were in common use, not only on this road but also on others. It was decided that as the plaintiff had assumed the risk of his employment he could not recover. Even if the length of the train contributed to the accident, this would have been no ground for liability, as the making up of the train was the act of a co-employee.

14. In *Walbert v. Trexler*, (156 Pa. 112), an action was brought by an employee's widow against her husband's employer for the death of her husband caused by the explosion of a boiler. It was declared that the case should be submitted to a jury if at least two witnesses testified that the boiler whose explosion caused the accident was in a leaky condition, and that its continuous use in this condition was a source of danger and should not have been permitted by a prudent man.

15. In *Bellows v. Pennsylvania and New York Canal Company*, (157 Pa. 151), it was declared that there was no duty on the part of a railroad company to instruct a skilled and experienced engineer concerning a locomotive which he is employed to operate, if it is of the same general character as one which he has been accustomed to operate. Said Mr. Justice Williams, "No case has been cited on the argument which holds that the duty to instruct a workman in the dangers of a machine which he is set to operate, extends to a skilled and experienced workman transferred from one machine to another of the same general character. We have held that a master who employs a young and inexperienced workman ought, before putting him in a dangerous employment, to explain the danger to which he will be exposed to him. The purpose of this is to give him, in the absence of experience of his own, the results of the experience and knowledge of others so that he may be able to protect himself from the perils of his employment. (*Rummell v. Dilworth*, 131 Pa. 509; *Iron Ship Building Works v. Nuttall*, 119 Pa. 149.) In this case the plaintiff was injured while leaning from the cab window, his head coming in contact with the iron work of a bridge. He had been employed by the company as brakeman, fireman and engineer for twenty years, and was familiar with the bridge where he was injured. He failed to recover.

16. In *Wust v. Erie City Iron Works* (149 Pa. 263), the question of the employe's contributory negligence was considered. It was decided that it is not contributory negligence for a person employed as a blacksmith knowingly to continue work with an incompetent helper if he has been assured by the foreman over him, who had authority to engage blacksmiths, that a suitable person would be employed as soon as he could be obtained.

In this case the question was also considered when a notice to the foreman is notice to the master. It was declared that when the evidence showed that the plaintiff's foreman had authority to employ and discharge men and fix their compensation, although there was a superintendent over the foreman, and the business was conducted by a partnership, the question was for the jury to decide whether or not the foreman was so far a vice principal as to render notice to him of the incompetency of a fellow workman notice also to the principal. The Court declared that there was sufficient evidence to justify the conclusion that the foreman had sufficient control of the business to make the notice given to him by the employe notice to the company.

17. In *Johnson v. Ott Brothers*, (155 Pa. 17), the question arose concerning the liability of a sub-contractor for an injury caused to an employe. It was declared that when a contractor employs a sub-contractor to do certain portions of the work, the contractor must do his part of it so as to render it safe for the employe of the sub-contractor. In this case the defendants were contractors for the construction of a sewer who sub-let the brick work to a sub-contractor, who in turn employed the plaintiff. While he was employed in laying bricks the work was arrested by the escape of water from the city pipes which filled the trench where the brick laying was in progress and injured the plaintiff. It was held that it was the duty of the contractor to prepare the trench in such a manner as to make it reasonably safe for the sub-contractor and his employe, and that the jury were properly instructed on the question of contributory negligence, and that if the plaintiff saw that which caused him to know that the place was dangerous, he could not recover.

18. An employer is not guilty of negligence when an employe is injured or killed by a collision or otherwise while in the discharge of his duties, which results from a violation of the rules of the company by his fellow-workmen. (*Mensch v. Pennsylvania Co.*, 150 Pa. 598; *Cole v. Northern Central R.*, 12 Pa. C. C. 573). In *McGinley v. Levering*, (152 Pa. 366), it was decided that an ordinary workman in the employment of construction on structural iron works and an assistant foreman in the same employment are fellow-servants within the rule that an employe is not entitled to recover damages for injuries caused by the negligence of a fellow-servant. (*Lehigh Coal Co. v. Jones*, 86 Pa. 432; *N. Y., Lake Erie and Western R. Co. v. Bell*, 112

Pa. 400; *Kinney v. Corbin*, 132 Pa. 341.) In the *Kinney* case it was decided that a railroad laborer injured by the breaking of a chain which the foreman of the gang required them to use, when he knew it was defective, cannot recover from the railroad company as the negligence was the foreman's who was a fellow-servant with the plaintiff. A slate-picker boss is not a vice principal, but a fellow employe with the slate-pickers. (*McCool v. Lucas Coal Co.* 30 W. N. 251.)

19. In *Hoover v. Beech Creek R. Co.*, (154 Pa. 362), a telegraph dispatch was sent by the train dispatcher to the conductor and engineer of train No. 3, of which the plaintiff's intestate was brakeman, requiring them to "wildcat to Newberry Junction ahead of train 39 and report." This order was delivered to the conductor by train No. 3. He testified that it was the usual custom to signal trains approaching from behind at the place where this accident happened, especially on foggy nights, by going back on the track and placing caps on the rails, and that the plaintiff's intestate was about to do this when the collision occurred. He delayed a few minutes, however, to fix his fires and during this period a collision took place whereby he was killed. It was held that the accident was caused by the failure of the brakeman to put caps on the rails, or by the failure of fellow-servants, either to side track No. 3 or to give proper signals. Furthermore, that in either case the plaintiff could not recover.

20. In *Barlow v. Standard Steel Casting Co.*, (154 Pa. 130), the plaintiff was engaged in working at a crane and was injured by the negligent conduct of a fellow workman in permitting it to slip out suddenly "of slow gear into fast gear." He was nonsuited and the action of the Court in doing so was sustained by the Supreme Court.

21. In *Bradbury v. Kingston*, (157 Pa. 231), an engineer employed to run an engine at a colliery was declared to be a fellow servant of the miners whom the engineer raised and lowered in the shaft of the mine. In this case a miner was killed while attempting to be lifted in the ordinary manner up a cage from the mine. There could be no recovery against the colliery company. In this case it was also decided that when an accident results from an unforeseen cause not discoverable in advance of its occurrence, with no visible defect in any part of the machinery, and no knowledge of any defect on the part of the men who were constantly using it, or of the employer, the accident is one of the ordinary risks of the employment which the servant takes upon himself. In the above mentioned case a wire pin broke which caused the engineer to lose control of the throttle of his engine which resulted indirectly in the injury of a miner who was descending the shaft of the mine. It was conclusively shown that the pin was sufficient for its purpose and free from original defect. It was held that the breaking of it was an ordinary risk of employment which the workmen had assumed.

22. In *Reiser v. Pennsylvania Co.*, (152 Pa. 38), it was decided that the fireman of a locomotive and a station agent, who is also telegraph operator, are fellow-servants within the rule that the employer is not liable to an employe for an injury caused by the negligence of a fellow-servant.

23. In this case it was also decided that although a servant may not be properly qualified for the place he occupies, his employer cannot be charged with the consequences of his negligence in an action by a fellow-servant for a personal injury, if it does not appear that the employer knew, or in the exercise of reasonable diligence should have known, that the servant was incompetent to discharge the duties of the position to which he was assigned. Notice of the incompetency of a telegraph operator, given to the chief train dispatcher of a railroad is not sufficient to charge the company whenever it appears that the dispatcher had no power to discharge or employ operators.

24. In the case of *Spisak v. Baltimore & Ohio R. Co.*, (152 Pa. 281), the construction of the Act of July 4, 1868, applying to fellow-servants, was involved. It was held in this case that if the place of an accident where a person is injured is clearly, and for general purposes, the roads, works, depots or premises of the railroad company, the person injured is a fellow-servant to the employes of the railroad company within the meaning of the above-mentioned Act, if he is lawfully engaged or employed in or around them and is not a passenger. If the accident occurs in a place which is not exclusively the premises of the company and the person injured is engaged in work ordinarily performed by its employes, he is a quasi employe within the meaning of the Act. But if the work has no relation to that of the railroad and is connected therewith only by the material circumstances of locality, the case is not within the statutes.

25. In the above case the plaintiff was a brakeman of a locomotive belonging to a steel company which owned two tracks connecting its works with the defendant's lines. After the railroad company had delivered a car which had been unloaded, the plaintiff, at the direction of the yard boss of the steel company, moved the car from the receiving track to the scales to take its light weight. While doing so he was injured through the negligence of one of the defendant's employes. It was held that the intermediate unloading, shifting and weighing of the car was the work of the steel company on its own yard; that the connection of the railroad company by reason of its joint use of the tracks for other purposes was immaterial and that the plaintiff was neither an employe in fact nor doing work which made him a quasi employe under the statute. Mr. Justice Mitchell, who delivered the opinion of the Court in this case, reviewed several of the decisions interpreting this Act. This is the latest and in many

respects the most valuable exposition of the law on this important subject.

26. In *Miller v. Cornwall Railroad* (154 Pa. 473), the Act of April 4, 1868, was again applied, and it was decided that a person employed by the individual owner of cars running on a railroad under a contract with the railroad company is, when in charge of the cars, an employe of the company within the meaning of this Act. In an action against the company to recover damages for a personal injury, the plaintiff, who was an employe, claimed that the accident was caused either by a defective guard rail or by the excessive speed of the train around a curve. The plaintiff did not describe the position of the rail on the day of the accident, but as it was a short time before, while the testimony for the defendant clearly showed that a new rail had been put in proper position on the day before the accident. It was held that the evidence of a defect in the rail was insufficient, and that if the accident was caused by excessive speed this was due to the negligence of a fellow-servant, and therefore on neither grounds was the case a proper one to submit to the jury.

27. In *Lebbering v. Struthers*, (157 Pa. 312), it was again decided that before putting an inexperienced employe in charge of dangerous machinery, "If he cannot perform that duty himself, he must provide a competent person to give such necessary instruction; and whether the person selected for that purpose be a co-employe of the promoted servant or not, the employer must see to it that he is a competent and trustworthy instructor; otherwise he will be liable for the consequences of his incompetency or negligence. The person to whom the duty of giving the necessary instruction in such cases is delegated represents the employer, and pro hac, occupies the position of vice principal." In this case the plaintiff was injured while working at a machine for riveting boilers. The evidence tended to show that the accident occurred through lack of skill and proper care of a fellow-employe, a young and inexperienced man who had been placed at work on the machine without having been instructed as to its use. There was also evidence tending to show that it was dangerous to intrust the operation of such a machine to any one not sufficiently instructed in its proper use, and that neither the plaintiff nor his fellow-servant had been thus instructed. The case therefore was properly left to the decision of the jury.

28. Several cases have been decided touching the liability of employers to young persons, one of these is *Kehler v. Schwenk* (144 Pa., 348), which is perhaps the most important decision during the period covered by this review, and in which the duty of an employer toward a child is more clearly defined than it has been on any other occasion. A child was injured in a colliery while engaged in the work of picking slate from the coal. Mr. Justice Mitchell, who delivered the opinion

of the Court, said: "All the cases agree that the measure of a child's responsibility is his capacity to see and appreciate danger, and the rule is that, in the absence of clear evidence of lack of it, he will be held to such measure of discretion as is usual in those of his age and experience. This measure varies, of course, with each additional year, and the increase of responsibility is gradual. It makes no sudden leap at the age of fourteen. That is simply the convenient point at which the law, founded upon experience, changes the presumption of capacity, and puts upon the infant the burden of showing his personal want of intelligence, prudence, foresight, or strength usual in those of such age. The standard remains the same, to wit, the average capacity of others in his condition. That this is the rule as to children under fourteen, is held in all our cases from *Rauch v. Lloyd* (31 Pa., 358), to *Sanford v. Railroad Co.* (136 Pa., 84). That it also applies to infants over fourteen, follows from the same reasoning, and is expressly ruled in *Oakland Ry. Co. v. Fielding* (48 Pa., 320). In that case, plaintiff's son, a youth between sixteen and seventeen, while running with a fire engine stepped into a hole in the street, fell, and was run over. The Judge charged the jury upon the point of contributory negligence, that they must consider 'the age, strength, size, and activity of the plaintiff's son, and, if it was the habit of boys of his age and capacity to run with engines to a fire, and to assist in drawing them, the jury may take the fact into consideration in determining whether or not the plaintiff's son was guilty of negligence or misconduct. The plaintiff's son was bound to exercise the same degree of caution, prudence and discretion that other boys of his age and capacity ordinarily exercised. If he did this, he was exercising ordinary care and prudence; but, if not, he was guilty of negligence.' This was affirmed upon the reasons given by the Judge below. *Nagle v. Railroad Co.* (88 Pa. 35), much relied on by appellant, is in entire harmony with the foregoing. In that case a boy of fourteen ran across a railroad track without looking, and the Court held that this was negligence per se, and sustained a non-suit. 'At fourteen,' says Paxson, J., 'an infant is presumed to have sufficient capacity and understanding to be sensible of danger, and to have the power to avoid it; and this presumption ought to stand until it is overthrown by clear proof of the absence of such discretion and intelligence as is usual with infants of fourteen years of age.' The child was injured when unhitching a dump car, and the evidence clearly showed that there were several methods in common use of doing this, and that the choice between them was a matter of judgment depending on surrounding conditions. The unhitching of the dumper was manifestly dangerous, on the other hand, the service was commonly performed by boys. The Court further remarked that it was quite clear that the amount of danger depended largely on the length and weight of

the chain used for drawing the car, the condition of the track and the speed of the mule. These factors made up the varying standard which was necessarily left for the jury to determine.

29. The rule was also repeated in this case that an employer is bound to furnish machinery and tools that are of ordinary character and reasonable safety, and the former is the conclusive test of the latter. Whatever is in general use by those in the same business, is reasonably safe within the meaning of the law. (*Northern Central Railway Co. v. Husson*, 101 Pa., 1; *Shipbuilding v. Nuttal*, 119 Pa., 149; *Titus v. Bradford, etc., R. Co.*, 136 Pa., 618.)

30. In *Tagg v. McGeorge* (155 Pa., 368), the liability of an employer to young persons was again considered. Mr. Justice Dean declared the rule to be, "When young persons without experience are employed to work with dangerous machines, it is the duty of the employer to give suitable instructions as to the manner of using them, and warning as to the hazard of carelessness in their use; if the employer neglects this duty, or if he give improper instruction, he is responsible for the injury resulting from his neglect of duty. He is not answerable for injury to adults, nor for injuries to young persons who have had that experience from which knowledge of danger may reasonably be presumed, and that discretion which prompts to care." In this case a boy thirteen years old sought to recover damages for an injury sustained while attempting to clean a woolen mule while it was in motion. This was a dangerous piece of machinery even to adult workmen, and highly dangerous to clean while running. The evidence was conflicting whether the boy had received any instructions from the foreman, or had by experience in any other way acquired a knowledge of the machine, and the dangers of attempting to clean it while in motion. It was held that the question was properly left for the jury to decide.

31. It was also decided in this case that if the foreman ordered the boy to hurry in his work of cleaning the machine in order that he might clean another, which was ordinarily attended by another boy who was absent, and he was thereby injured, it was not improper for the Court to charge that if the boy was not aware of the dangers and his will was subjected to that of the foreman's, and he obeyed because he thought the foreman knew better, or because he was afraid to disobey, a verdict might be found for the plaintiff.

32. Another case of an injury to a young person was *Ash v. Verlenden Brothers* (154 Pa., 246), in which a boy of thirteen years of age was injured when working at a machine. It appeared that he was instructed how to use it, and was expressly directed not to clean it while in motion. His own testimony showed that he understood the machine. After working at the machine for over three weeks, one day he stopped it and began to clean it. While doing so the machine

suddenly started and injured his hand. There was no evidence of the cause of the sudden starting of the machine, or that it was out of repair, or that it was different from those generally used in factories and reasonably safe. He failed to recover. In this case it was again decided that the mere fact that an employe is injured while working at a machine raises no presumption of negligence on the part of the employer; and also the fact that an employe is young and that a possible injury might arise from an unexpected cause without negligence, should not be made the basis of a liability on the part of an employer.

33. A boy eleven years old was employed with his father's assent as a slate picker in a coal mine. The breaker where he was employed was of the kind in ordinary use. The slate picker boss told "some" of the boys to give a signal to the engineer to stop the engine. The boy went, and a few minutes later his body was hanging over the sill of a door in the shaft, where, it was assumed, he had thrust his head to call to the engineer and was struck by a passing car. There was another and perfectly safe way by which he could have reached the engine room. In an action by the father to recover damages for his death: it was held that he could not recover. *McCool v. Lucas Coal Co.*, 30 W. N., 251.)

34. In another case a girl was employed at a machine operated by steam power for punching tin. On former occasions the machine had "run away" on account of the slipping of a bolt connected with the treadle by which the machine was governed, and on the occasion in question she had her finger crushed under the punch by the descent of the punch unexpectedly and contrary to the usual operation of the machine. At the trial of her action against her employer for damages for the injury, she did not show that the bolt was then out of place or produce any evidence whatever of the cause of the sudden descent of the punch except her own testimony that she never knew the machine to "run away" or the punch to come down except when the bolt had slipped out, or her foot was on the treadle, and that her foot was not on the treadle on this occasion—there was nothing from which the jury could properly find cause of the injury, or that the machine was defective and therefore the plaintiff was on motion rightly non-suited. (*Hawthorne v. Pennsylvania Salt Company*, 10 Pa. C. C. 77.)

35. A father assumes all the risks naturally and reasonably incident to the employment in which he permits his son to engage, not the least of which is the indiscretion and rashness of youth. He has, however, the right to assume that the child will be provided with suitable implements and means to carry on the business and that the place in which the service is to be performed will be reasonably suitable and free from dangers not ordinarily attendant on the business. (*McCool v. Lucas Coal Co.*, 30 W. N., 251.) The permission of a father

for the employment of his child of tender years in service where the danger is great, is negligence per se. (*McCool v. Lucas Coal Co.*, 30 W. N., 251.)

36. In completing this review, two cases relating to the liability of coal operators will be noticed. In one of them, *Lieneoski v. Susquehanna Coal Company*. (157 Pa., 153), it was declared that a mining boss is the fellow-servant of the miners under his charge, and if proper care has been exercised in selecting a competent person for the position, the employer is not liable for his negligence, under the Act of June 30, 1885, P. L., 239.

37. If the defects of a mine are serious, and the mining boss does not correct them, it is the duty of the workman having knowledge of the defects to notify his employer, and if he does not do this, he continues his work at his own risk.

38. The fact that the negligence of a mining boss continued for a long time does not affect the general rule that the employer is not liable for injuries to miners caused by the mining boss' negligence.

39. The provision of rule 24 of the 12th article of the Act of June 30, 1885, P. L., 239, requiring the miner to give notice of any apprehended danger to the mine foreman, does not make the mine foreman the representative of the owner for all purposes, so as to charge the owner with liability.

40. The inside foreman of a mine is a fellow-servant of the miners within the rule that an employer is not liable for the negligence of fellow servants.

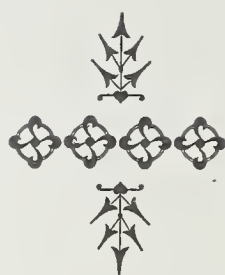
41. The piling of culm taken from a coal mine upon the surface above the mine, is not negligence on the part of the mine owner, where it does not appear that the usual methods observed in such cases were departed from, and there is no evidence to connect the caving-in of the roof of the mine with the deposit of the culm upon the surface.

42. The opinion of an expert, who neither knows nor can know, more about the subject matter than the jury, and who must draw his deductions from the facts already in possession of the jury, is not admissible.

43. In *Christner v. Cumberland and Elk Lick Coal Company* (146 Pa., 67), an injury was received by a coal miner which was caused proximately by his own negligence. It was decided that his right of action against the mine owner was not supported by proof of the defendant's violation of the provision of the mining Act of June 30, 1855 (Pamphlet Laws, 205), if the violation in no way proximately caused or contributed to the injury. The plaintiff contended that he was entitled to recover under this Act because the mining boss had no certificate as required by law, and also because there was no proper person employed to guard miners against the fall of loose coal, slate or rock, and lastly, because no stretcher was kept at the mines

as required by law. The Court declared that conceding that the non-employment of a mining boss with the proper certificate and the absence of a stretcher were acts of negligence on the part of the company, yet it was negligence without result, and such negligence is never actionable for obvious reasons. A recovery therefore could not be had because these omissions of duty were not the proximate cause of the injury or contributed to it.

44. In an action for negligence, in which the plaintiff's statement merely avers that plaintiff being a minor, fourteen years of age, was an employe of defendants, and in the course of his employment was injured in the hand by reason of the failure of defendants to provide and maintain suitable machinery, belts, pulleys and appliances, and to use proper care that plaintiff should be safe from danger from insufficient, imperfect and dangerous machinery, belts, pulleys and appliances, plaintiff will be required to furnish a more specific statement of his cause of action. (*Costello v. Bailey*, 12 Pa. C. C., 422). Also a statement which alleges generally that by reason of the defendants' employing in their mill unskilled and inexperienced workmen, and operating insufficient and dangerous machinery without proper safeguards, and failing to provide necessary light for their employes working at night time, the plaintiff lost his arm by having it caught in the machinery, is insufficient. (*Niden v. Wolfenden*, 12 Pa. C. C., 398.)



MANUFACTURE OF COKE.*

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* Prepared at the request of the Bureau by Joseph D. Weeks, of Pittsburgh.

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MANUFACTURE OF COKE.

Coking is a process of destructive distillation of coal. The solid residue of the distillation is termed "coke." This name is often applied to the residue of the distillation of any kind of coal though more often to that of bituminous coal, and in a commercial sense only to that coke made on a commercial scale in ovens or other retorts from true coking coals.

Certain kinds of bituminous coal, generally those of a fatty character, containing relatively large amounts of bituminous matter, when subjected to destructive distillation under a heat, varying somewhat with their character, swell, become pasty and sticky and throw off bubbles or jets of gas which burn with a bright flame as they escape into the air. When thus heated to a pasty condition the coal loses all traces, not only of its original form, but of its appearance and structure as well, and the lumps or particles unite in a coherent mass, or in technical language are said to "coke" or "cake" and the coal thus coked is termed a "coking" or "caking" coal. On the other hand, a non-coking coal is one that under similar treatment either coheres feebly or not at all, the forms of the original particles or lumps being clearly distinguishable.

Though the distinguishing characteristic of coking coal is that it fuses or cakes into a coherent mass, as has been indicated, coking is not a simple process of fusion, that is, the particles of coal are not fused together, unchanged in character, as are the particles of iron in a casting, but the coal previons to and during fusion suffers a decomposition which entirely changes its character. The coking process of destructive distillation is a progressive one. The first effect of the application of heat is to fuse the coal and to drive off a greenish vapor, which is largely marsh gas. As the gas or vapor is driven off, the melting or fusion point of the coal rises and continues to rise until in a good coking coal, containing say 30 per cent. of the volatile matter, two-thirds of the volatile matter has passed off, when fusion ceases, owing to the raising of the melting point. The residue solidifies, taking on the well-known basaltic or columnar form of good coke and having a porous structure due to the presence of gas. The gas remaining in the coke at this stage of the process is mostly hydrogen, which finds its way out of the coke.

In the coking process, therefore, the volatile constituents of the coal are largely driven off, some of the carbon of these volatile bodies remaining; the non-volatile compounds are decomposed, their carbon becoming to a great extent fixed, the hydrogen and oxygen being dispersed, the earthy and non-volatile substances and those not decomposed by the heat being nearly all found in the coke.

It is important to distinguish between what may be termed "industrial coke" and "crucible" or "laboratory coke." The latter is the coke produced in the laboratory of the analyst, usually as a test of the coal. Industrial coke is the firm coherent coke made usually in ovens from true coking coal on a large scale for use in the manufacturing and industrial arts.

In actual practice in the United States, with the ovens used, the percentage of carbon and some other elements in industrial coke and in laboratory coke from the small coal will differ materially, owing to the difference in the methods and practice of distillation and to the fact that it is almost impossible with our present practice to produce industrial coke without at times consuming some of the solid carbon. In a very common analysis of coal from the Connellsville region of Pennsylvania the coke is given as 68.633 per cent. A few years ago the actual yield was not more than 63 to 64 per cent. of commercial coke. Even to-day, with a 67.7 per cent. reported yield of commercial coke, the yield of coke less water is not 60 per cent. Some examples of the Miller coal at Bennington, Pennsylvania, yield theoretically, or in the laboratory, 77.25 per cent., but the actual yield, when coked in open pits, was 59.10 per cent. This discrepancy between the theoretical and the actual yield is due largely to a partial consumption of the carbon of the coal in the process of coking. For example, in coke made from Connellsville coal, in which the amount of carbon in the coal used was 59.62 per cent., which amount should have been found in the coke if none had been burned, the actual carbon was but 54.25 per cent., the ash and the sulphur being the same in both the laboratory and the industrial coke. In other words, but 91 per cent. of the total carbon was found in the coke. In the Miller coal at Bennington, above referred to, the carbon found by analysis was 68.50 per cent., whereas the actual amount found in the coke was only 50.35 per cent., or but $73\frac{1}{2}$ per cent. of the amount of carbon actually in the coal.

This statement applies to the methods of making industrial coke in use in this country. It will always be found that the analysis shows a higher per cent. of crucible coke than these ovens give of industrial coke.

But with the improved oven in use on the continent of Europe, this is not true. The yield of coal in these ovens in industrial coke is as high as the yield of the same coal in crucible coke, if the coking in

both cases is well done. Much of the great progress that has been made in Germany in the last ten years in the carbonization and distillation of coal has been due to the thorough study in the laboratory of the chemical and physical characteristics of the coal. The best practice in France and Germany today, to which countries we are without doubt to look for the best methods of coking, is to first submit the coal to be coked to a careful analysis and examination in the laboratory and on the result of this analysis to proportion the dimensions of the modern coke ovens that are being used in these countries for the production of coke and the saving of the by-products.

And yet a laboratory test of a coal is by no means conclusive but indicative. Crucible coke is always more swollen and porous than oven or industrial coke. The heat is more intense in the crucible the coking process more rapid, while the generation of gas in the oven takes place under the resistance of an ever-thickening crust, which increases the carbon and decreases the tar and is carried on under the pressure of the oven gases, which greatly reduces the porosity of the coke and interferes materially with the uniformity of the swelling. Further the condition of the coal as charged into the crucible is rarely the same as when charged into the oven.

From all of these facts it will appear that a test of a coal in a laboratory is not conclusive and that industrial coke from the same coal will probably differ greatly from crucible coke.

The result of crucible experiments, however, are useful as indications, though they must be supplemented by careful physical examination of the coal, chemical analyses, and a coking test in ovens or retorts. In his notable work on the "Chemistry of Coal," Dr. Muck gives the following as indications given by the crucible as to the value of coal for coking on a commercial scale:

First. Coals which give a coke but moderately swollen in the crucible process, whether with high or low heat, will also yield coke compact, well-fused and of metallic lustre in an oven that is not continuous, that is to say, in which the heating is accomplished slowly, the new charge of coal not being made immediately after the drawing of the coke.

Second. Coals which, at a low heat in the crucible, yield a coke either badly fused or much swollen, can be well coked only in a continuous oven where the heating is rapidly accomplished.

Third. Coals which yield a much swollen coke in the crucible give in the oven either a spongy or friable coke, more sooty-black than lustrous in appearance.

Industrial coke can be broadly divided into two classes: "Oven coke," of that made in ovens, pits, or mounds, and which is a direct product, the manufacture of coke directly being the object of the

carbonization of coal; and "gas coke," or the solid carbonaceous residue of the process of manufacturing gas. In this article, unless otherwise specially noted, the word coke will be synonymous with "oven coke."

To What is Coking Due.

A coking coal, as has already been stated, is one that subject to destructive distillation under the proper degree of heat, swells, becomes pasty and fuses or unites into a coherent mass or cake, known usually as coke, this mass differing in composition, form, appearance and structure from the coal. The distinguishing characteristic of a coking coal is its fusibility. The question, therefore, what gives a coking coal its coking properties is also what causes certain coals to fuse, or coke, while others will not.

Strange as it may seem, the cause of this coking or fusing under a distilling heat is by no means understood.

In a general way, it can be said that as a coal approaches the vegetable on the one hand and the anthracite on the other it loses its coking qualities; but so far investigation has failed to show which is the element or elements the presence or absence of which in a greater or less degree determine its value in coke-making. It certainly is not the carbon, nor is it the amount of volatile matter, for the non-coking coals often contain these in the largest amount.

Some German chemist connect the physical phenomena of coking with the chemical combustion of the coal, especially with the richness of what is called "disposable hydrogen" or that proportion of it which is in excess of the quantity required to form water with the oxygen present. Unfortunately for the general acceptance of this standard for the coking quality in coal, it does not correspond with observed results. Neither does the richness of a sample of coal in carbon determine its coking capabilities; for two specimens of coal of practically identical carbon composition will often be found to behave very differently in the coke oven. If the property of coking does not reside either in the surplus hydrogen or the fixed carbon, it is certainly not to be found in the content of the coal in oxygen, which gives no indication whatever of the physical behavior of the coal under heat. By some the amount of "volatile matter," that is, the bituminous matter of the coal, is believed to determine its coking qualities, but this is shown to be untenable. While no doubt the coking qualities of the coal depend in some degree on its bitumen, this is a very broad term and covers a multitude of things and "to which of them is the coking due?" is asked.

At the same time, it is quite well settled that the fusibility or infusibility of a coal depends on the presence or absence of certain hydro-carbon compounds, of which as yet we have no intimate

knowledge. These compounds are in part at least in the bituminous matter; hence the injurious effect of coal-washing at times on the character of the coke.

It must also be borne in mind that while the solid residue of the distillation of coal is chiefly carbon, there are always various descriptions and qualities of mineral matter intimately mixed with this carbon. This matter no doubt has an important influence on the character of the coke.

The process of coking is also industrially carried on at very different temperatures, by which the physical nature of the carbonaceous residue is greatly modified.

With this uncertainty as to what is the element on which coking depends, analysis would, of course, fail to show the value of a coal for the manufacture of coke. Indeed, Professor Stine, of the Polytechnic School of Dresden, has shown that coals having the same ultimate analysis may in the one case be coking and in another non-coking. The same has been noticed of American coals. Mr. J. J. Stevenson, of the Geological Survey of Pennsylvania, notes that the coal of the Conemaugh is apparently the same as that obtained on the Youghiogheny. The coke of the latter is compact, silvery, and retains its lustre for an indefinite period, whereas that from the Conemaugh is comparatively tender, dull looking, and on exposure soon loses its luster. Mr. John Fulton gives the opinion that "ordinary analyses fail to indicate the essential qualities of a good coking coal." And yet analyses will give an indication if by analyses is meant not only the ascertaining of the several elements in the coal but also the production of a quantity of crucible coke.

In addition to the effect of different methods of coking and the presence of mineral matter upon the coke, there are other conditions that materially effect the coking property of coal. For example, some coals speedily lose their power of coking after leaving the pit; in some cases after the expiration of one or two days; in others, after having been exposed to the weather for some weeks or months. In other cases, coals from pits in which fire-damp occurs, lose their coking powers on exposure to a certain temperature (300 degree C.). It has also been noted that while the presence of a large amount of inorganic matter, or what would be the ash, in the coke diminishes, and beyond certain limits destroys, its coking qualities, yet examples are not wanting in which a coke with as much as 21 or 22 per cent. of ash has retained its coking property.

From all this it will appear that the only real test of the value of a coal for the manufacture of coke is to burn it in an oven, and even then, except in the general way, the test is not conclusive except for the style of oven used and of the conditions under which the coal was coked. Another oven or other conditions might give a widely different result.

Properties and Composition of Coke.

Industrial cokes differ greatly in their external appearance, their physical character, and their chemical constitution. In external appearance coke may be light gray and bright, or, as it is generally termed "silvery" or of "metallic luster," or it may be dull and black. Occasionally it is iridescent. It is generally rough surfaced, but sometimes, especially that portion of a charge near the walls of the oven, is smooth and glassy, having the appearance of polished graphite. Sometimes also hair-like threads are observed on masses of ordinary coke.

In its physical structure it may be porous and light, or compact, dense and heavy, hard and capable of sustaining a high crushing and compressive strain or load, or soft and brittle, with a low crushing point and compressive strength. Its "ring" or sound, when struck, is in some samples almost metallic, and in others dull and heavy. Its degree of combustibility, as well as its ease of ignition, also varies.

The terms "dense" and "hard" as applied to coke have a special meaning that should be carefully noted. All coke is more or less cellular in its structure. The less the cell space the denser the coke; the greater the cell space the more porous; that is "dense" and "porous" are opposite conditions. Hard is a term properly applied to the cell walls of the coke, and not to the cell space, and coke is hard or soft as the cell walls are hard or soft. Coke may, therefore, be very dense and not hard; that is, its cell space may be small and the walls of the cells weak, or it may be porous and hard, or its cell space may be large and the walls hard and strong. Physically, the typical coke for blast-furnace use should be bright silvery, hard and porous, with a metallic ring. Some of these conditions of physical structure are of more importance in determining the value of coke than has been generally apprehended, and are deserving of more careful consideration than has usually been given them. It is no doubt important that the amount of certain chemical constituents of coke should be as high, and of others as low, as possible; but it is equally true that for certain purposes, for iron-smelting for example, unless certain physical conditions exist, the coke is comparatively useless. The content of carbon may be the highest and of ash and sulphur and volatile matter the lowest; but if the coke is soft and brittle its value as a furnace fuel is very small. A dense coke, or one with a small amount of cell space, other things being equal, is within certain limits inferior to one that is porous or with considerable cell space; while a hard coke, or one in which the walls of the cells are hard and strong, is superior to one in which the cell walls are brittle and weak. It is also true that coke in which the cells are small and connected

so as to give not only the greatest occlusion of gases but also to permit of the passage of the gases from one cell to another through the coke mass, is better than a coke with the same amount of porosity but with large cells not connected.

In its chemical composition coke is essentially carbon and ash, which is a fixed, inorganic matter of the coal from which it is derived. It contains also hydrogen, oxygen, nitrogen, phosphorus, and sulphur, and, in the coke of commerce, more or less water. All of these constituents, with the exception of the carbon, are impurities, and the value of cokes of the same physical structure is inversely as the amount of these impurities.

In an analysis of coke the impurities are usually grouped under the general term ash, volatile matter, sulphur, and in some cases other impurities are given separate from the ash. Ash is the unburnt and unvolatilized residue of the complete carbonization of coal or coke. Its chief constituent is silica, with considerable alumina and sesquioxide of iron. In the description of the Connellsville region of Pennsylvania an analysis of coke by Mr. F. C. Pechin is given, in which there is 9.523 per cent. of ash. A complete analysis of this ash is as follows:

	Per Cent.
Silica,	5.413
Alumina,	3.262
Sesquioxide of iron,	0.479
Lime,	0.243
Magnesia,	0.007
Phosphoric acid,	0.012
Potash and soda, (traces).	
	<hr/> 9.416

Another analysis of the ash in Connellsville coke is as follows:

	Per Cent.
Silica,	44.64
Alumina,	25.12
Sesquioxide of iron,	22.73
Lime,	6.95
Magnesia,	1.91

The chief objection to most of the impurities is their reduction of the calorific value of coke. The phosphorous and sulphur, however, exert a decidedly deleterious effect upon the iron if coke is used in furnace or cupola work. For these reasons cokes that are low in ash, if high in either of these ingredients, are of but little value.

The amount of water in coke is also an important consideration and all commercial cokes contain more or less of it. As cokes are usually

dried before analysis, analyses do not usually indicate the amount of water present in the coke in the condition in which it is supplied to purchasers. It should not exceed 2 or 3 per cent., but at times it is as high as 5 or 6 per cent. As the presence of water reduces the value of coke as a fuel, it should be as low as possible. This water comes chiefly from that used in quenching the coke, and it is therefore of the greatest importance that some method should be used which shall leave the least water. The evidence seems to indicate that coke quenched in the oven, as in the bee-hive plan, contains less water than that quenched outside, as in the Belgian.

Coke Ovens.

The methods in use for coking coal on a commercial scale can be broadly divided into two classes based on the methods of generating and applying the heat in the process of distillation.

First. In which the heat is generated and does its work of distillation entirely inside the coking enclosure or chamber.

Second. In which the combustion of the gases, which supply the heat for distillation, is in flues or chambers outside of the chamber in which the coal is coked, the oven serving as a distillation retort, the heat being applied to its outside.

Coking in heaps or mounds and in solid walled ovens, such as the ordinary bee-hive, are examples of the first class. Flue, or so-called Belgian ovens, are examples of the second.

Under the first class, that of coking in the combustion chamber, three general methods or forms of coking apparatus may be mentioned.

First. Coking in piles or mounds, a method analogous to that used in the manufacture of charcoal from wood.

Second. In rectangular kilns, having brick or stone sides and entirely open at the top.

Third. In kilns or ovens of brick or stone with openings for the admission of air into the combustion chamber and for the escape of the waste productions of combustion from the same.

The simplest of these methods, and the least expensive in plant, but the most wasteful and expensive in coal, is that in heaps, piles, or mounds. This method is termed in various parts of the world "coking in coke-fires," "on coke-hearths," in ricks," "racks," and "on the ground." The earliest method of coking in piles, and only evidently suggested by the method employed by charcoal-burners in charring wood, is in a small circular heap. The coal, which must be in lumps, is piled in the open air in circular mounds, the lumps being set on their sharpest angle, so that air spaces are left, and as small a surface as possible touches the ground. This process is at first conducted without any external covering and with a free access of air. As it

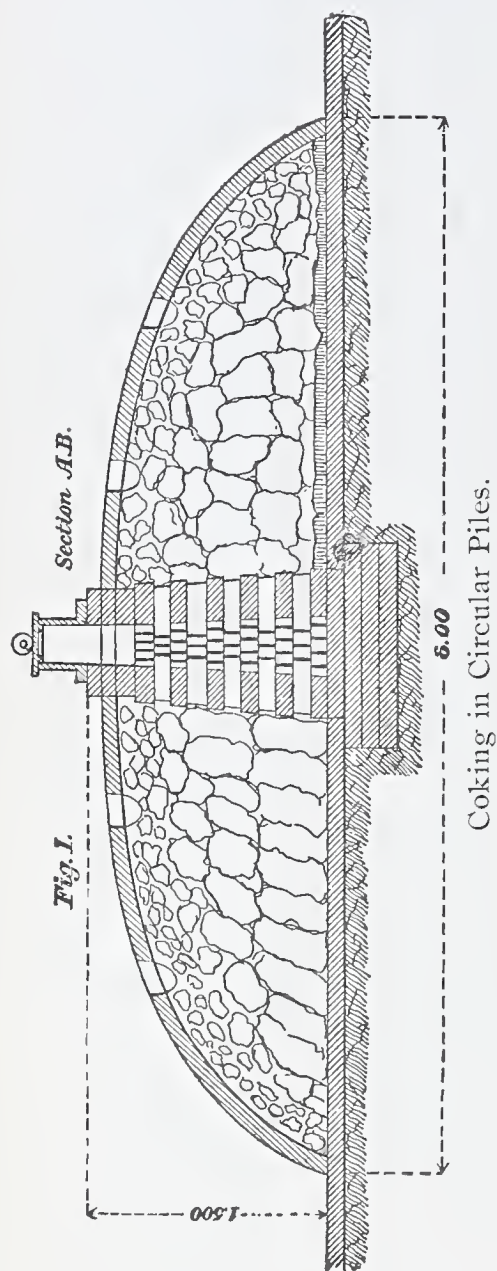
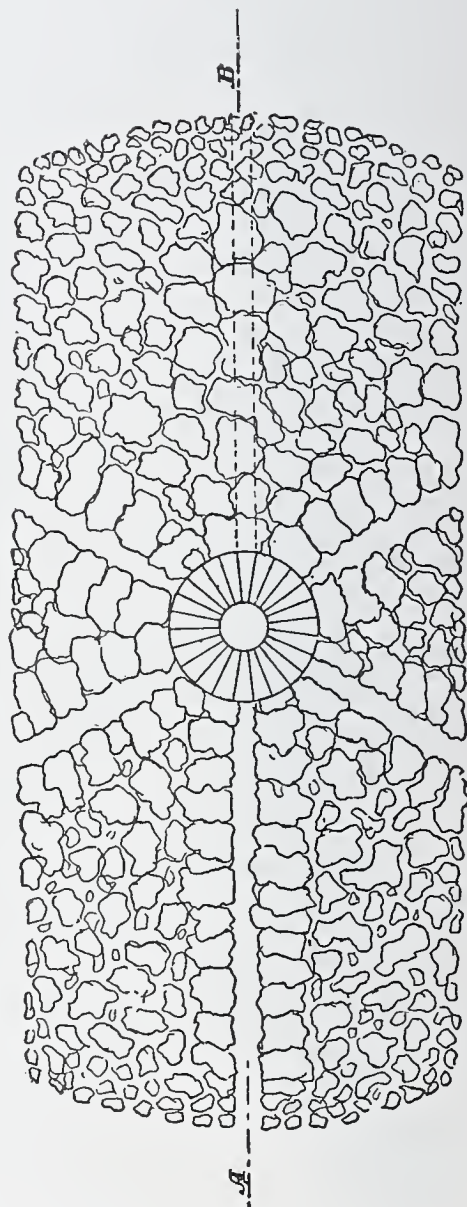


Fig. 2. Plan.



Coking in Circular Piles.

progresses the burning is checked at the proper time by the application from the base to the top of a coating of breeze coke, or earth. When sufficiently burned, all access of air is prevented, the burning stoupped, and the coke is allowed to cool. The coke heap is always erected on the same "station," where sufficient breeze soon accumulates for damping the fire in the heap. This process is very wasteful, the yield often being less than 50 per cent.

Instead of the circular heap, pyramidal piles, with narrow, rectangular bases, are sometimes used. This method is preferred to that of the small circular heap, as it is not so wasteful, and a much larger amount of coal can be operated upon. Usually these piles are quite long, oftentimes from 150 to 200 feet, and instead of one long pile, frequently a number of short ones, parallel to each other, are used.

This method of coking in heaps or piles is practiced to but a small extent in this country, though it is still used in some parts of Europe. The Cambria Iron Company at one time made considerable coke by this method in the Allegheny mountains but abandoned it some years ago. It is only used in this country to test coke. It has the advantage of requiring but little capital and the erection of inexpensive structures, only necessitating a slight preparation of the surface; but it has the disadvantage of requiring that the greater portion of the coal be in lumps. The coke obtained is lacking in uniformity, and the yield is comparatively small, from 50 to 55 per cent., that by other methods yielding from 60 to 70 per cent. The manufacture in piles or mounds is justifiable only when building material is high-priced and coal very cheap.

Notwithstanding the fact that this method of coking in heaps is wasteful, as it is possible there may be places where it will be more economical for a period to use it, we give illustrations and brief descriptions of the method.

The accompanying cut, from Jordan's Metallurgy, shows the circular pile in use in France, the measurements being in meters.

A large circular pile, containing some 20 tons of coal (1 ton = 2640 pounds), is stacked around a chimney built of bricks without mortar. The diameter of this pile at the base varies, in some instances being 18 and in others 30 feet, the height at the centre nearest the chimney being from 5 to 6 feet. The bricks in the chimney are laid so as to afford openings for the escape of gas and flame, a large flat brick at the top serving as a damper, and the heat of the pile is sufficient to vetrify the surface of the bricks of which the chimney is built and to bind them together. The outside is covered with wet coke dust. The pile is lighted at the top from the chimney, and combustion is downward through every part of the mass. Too free combustion is checked by wet coke dust applied with a spade, including the space around the bottom previously left uncovered, and, if necessary, the chimney is

left unclosed. About 10 days are required for coking by this method, water being thrown upon the pile before it is drawn. In some cases, instead of lighting from the top, coals are dropped to the bottom of the chimney, and the pile is lighted from the middle of the bottom outward.

The accompanying illustration gives a good idea of the pits formerly used by the Cambria Iron Company in the Allegheny mountain region of Pennsylvania. This is probably the most systematic and thorough method of coking in open heaps or pits ever practiced in this country.

Coke Pits in the Allegheny Mountains.

The coke-yard is prepared by leveling a piece of ground and surfacing it with coal dust. The coal to be coked is then arranged in heaps or pits, with longitudinal transverse and vertical flues, sufficient wood being distributed in these to ignite the whole mass. Beginning on a base of 14 feet wide, the coal is spread to a depth of 18 inches, A. On this base the flues are arranged and constructed as shown in the plan, the coal being piled up, as shown in section B. These flues are made of refuse coke and lump coal, and are covered with billets of wood. When the heap is ready for coking, fire is applied at the base of vertical flues, C, C, igniting the kindling-wood at each alternate flue. As the process advances the fire extends in every direction, until the whole mass is ablaze. Considerable attention is required in managing this mode of coking in diffusing the fire evenly through the mass, in preventing the waste of coke by too much air at any place, and in banking up the heaps with fine dust as the operation progresses from base to top.

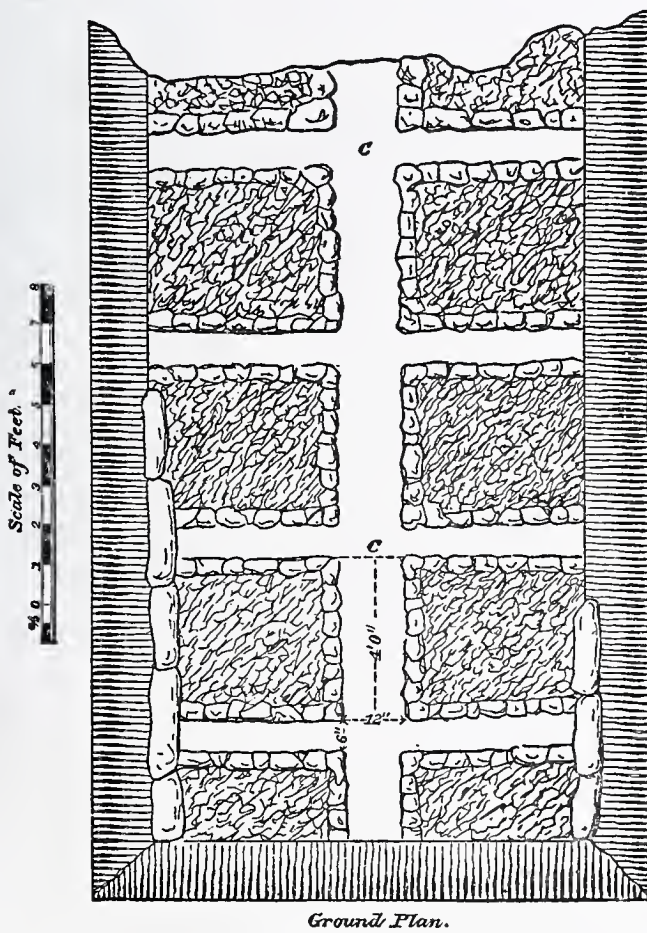
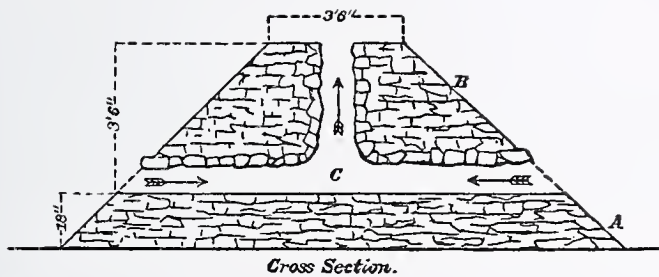
When the burning of the gaseous matter has ceased, the heap is carefully closed with dust or duff and nearly smothered out in this way. The final operation is the application of a small quantity of water down the vertical flues, which is quickly converted into steam, premeating the whole mass. This gives coke, if carefully applied, the least percentage of moisture.

The time necessary for coking a heap with the Bennington coal is from 5 to 8 days, depending mainly on the state of the weather.

The coke made in this way is beyond any doubt excellent, and its yield accurately determined at Bennington and Hollidaysburg as follows:

Bennington.

	Gross Tons.
Coal used,	56.87
Coke drawn,	33.63
Loss,	23.24



Coke Pits in the Allegheny Mountains.

Yield of coke, 59.1 per cent.; loss, 40.9 per cent.; 1.69 tons of coal to 1 ton of coke.

Hollidaysburg.

	Gross Tons.
Coal used,	63.80
Coke drawn,	38.02
Loss,	25.78

Yield of coke, 59.6 per cent.; loss, 40.4 per cent.

The yield at both these places is substantially the same, 59 per cent., exhibiting a loss of 24 per cent. of the carbon contained in the coke. The surfacing of the heap is coked before the central parts are reached, and the outside is, therefore, burning to waste while the central portions the but little acted upon.

The second form of coking apparatus under the first general class is a rectangular kiln having brick or stone sides, being entirely open at the top. This method of coking is in use to considerable extent on the continent of Europe, and has been used in the Rocky Mountain region of the United States, some pits or kilns of this character still being in existence in that territory.

The kiln as used in Silesia, which is shown in the accompanying cut, consists of a rectangular inclosure, having two parallel side walls of brick, a a (Fig. 4), floored with brick set on edge, beneath which is a layer of glassy blast-furnace slag, broken small, through which proper drainage is secured. The inner surface of the walls and the bottom is of fire-brick; the outer wall may be of red brick or stone. The walls are 5 feet high, 8 feet apart in the clear, and from 44 to 60 feet long (Prussian measure). In each of the walls a is a series of openings, c (Fig. 1), 2 feet apart and the same distance above the floor of the kiln, so placed that those on one side of the kiln are opposite the corresponding ones on the other. From each of these openings rises a vertical chimney, d.

After the oven is charged the open ends e e are bricked up. Before lighting the kiln all the chimneys on one side are stopped by placing a brick, d, on the top of each, those on the opposite side being left open, while on the second side the openings or draught-holes are stopped by bricks, c c (Fig. 3), the holes on the first side being left open, as at c (Fig. 1). After the lapse of six or eight hours the fire will have reached the opposite ends of these channels, when the chimneys on the left, d, and the draught-holes on the right, c, must be opened, and the chimneys on the right, d, and the draught-holes on the left, c, must be closed. This, however, should only be done when the fire has regularly spread through the entire extent of the channels. The secret of the successful use of this kiln is in the proper

regulation of the draught. It requires eight days to complete the process, the thorough burning of the coke being indicated by the escape of white flame from the chimneys and the hardness which is perceived on plunging an iron rod through the cover on the top. All the openings are then closed, and in the course of two days afterwards the fire will become extinguished. This operation is at a loss of all the volatile matter and about 20 per cent. of the coal.

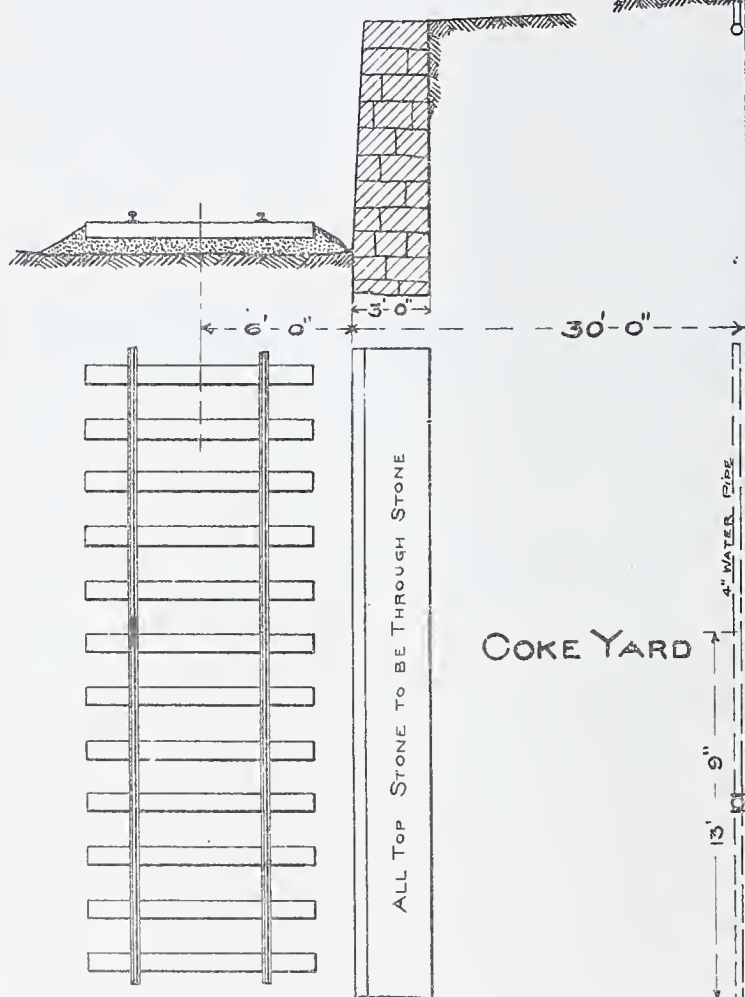
The theory of coking by this method is perfectly intelligible. The coal surrounding the transverse channels is ignited and through these are established currents of air. Heat is thus developed partly by the combustion of the coal in the vicinity of the channels and partly by that of the volatile products arising from its destructive distillation. The coking will therefore proceed simultaneously upward and downward. No currents can ascend through the coal above the channels if the kiln be properly attended to, and obviously none can descend from above; consequently, the air which sustains combustion can only enter the kiln through the lateral draught-holes. At the conclusion of the process an accumulation of tarry matter always occurs immediately under the coal at the top of the kiln, which would further tend to prevent the descent of air from above as well as the ascent of currents from below; and it is there that the most solid coke is produced.

The Bee-Hive Oven.

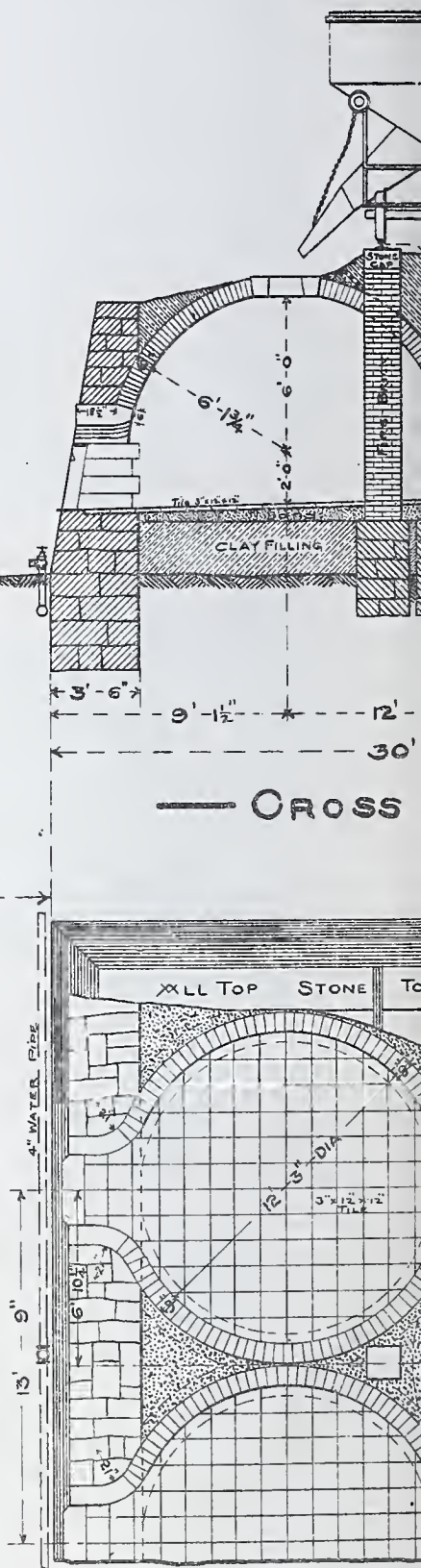
The method of coking in piles can be used to advantage only in exceptional cases. Where coal is very cheap and oven-building materials are expensive, or in those localities where the demand for coke is light, or in cases of a large increase in demand at high prices, especially if this increase promises to be temporary, coke can be burned to advantage in heaps; but under ordinary circumstances of manufacture and condition of the market it is too wasteful of coal, requires too much care in management, and the product is too uncertain in quality and variable in density to make this method economical or desirable. It therefore happens that as the demand for coke increases and becomes reasonably certain the long pile gives place to the open kiln and the circular mound or heap to the bee-hive oven, which is evidently such a mound or heap with a permanent covering of fire-brick, instead of a temporary one of slack and clay or wetted coke dust.

The earliest form of the closed kiln or oven is the "bee-hive," so named from its general resemblance to the old-fashioned conical shaped bee-hive. This is a flat-bottomed, vaulted chamber of fire-brick or other refractory material, with an opening in the top or crown, through which the oven is charged, and which also serves as an outlet for the waste products of combustion, while an opening or

WILKINS & DAVISON
ENGINEERS,
PITTSBURGH, PA.

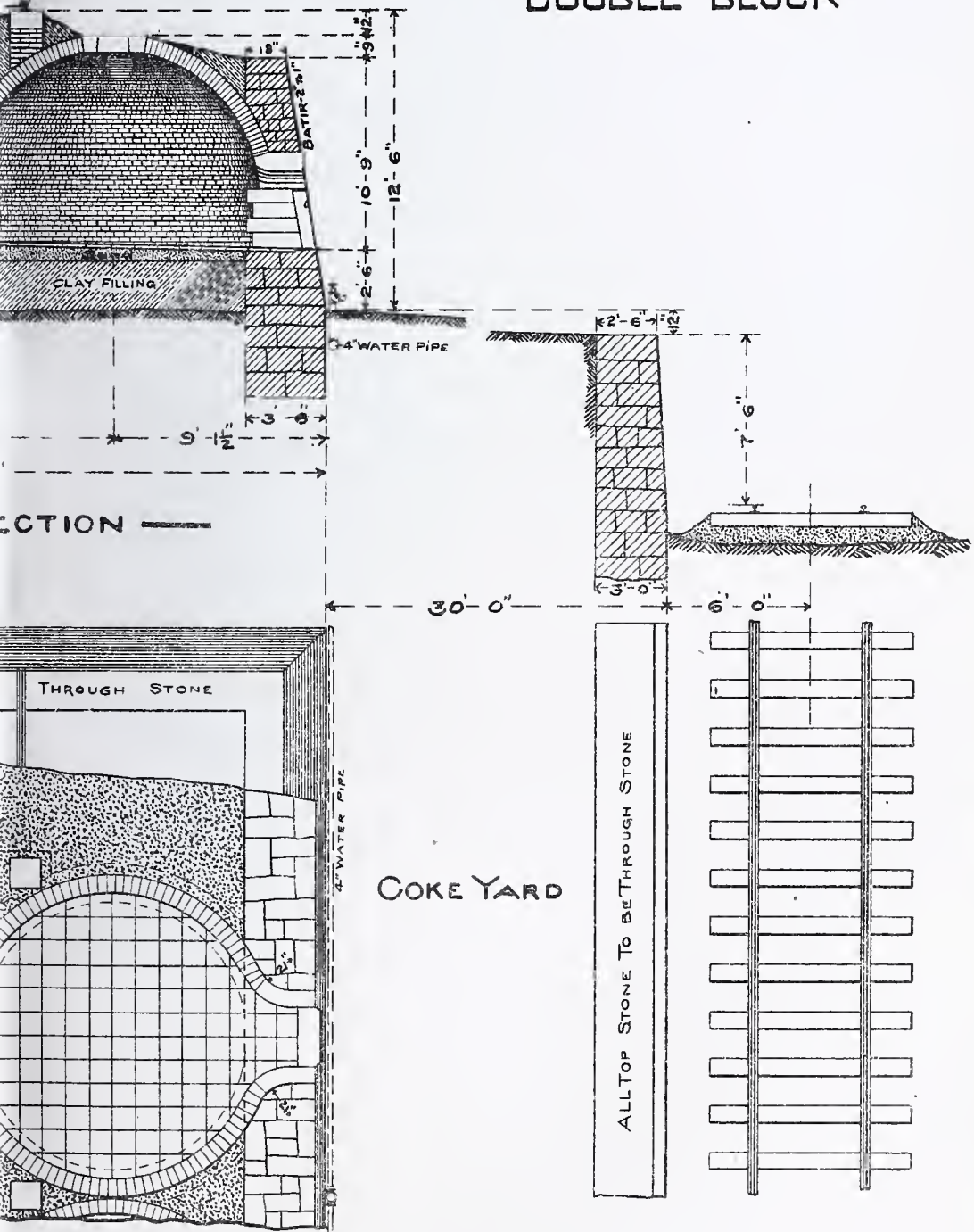


COKE YARD



— CROSS

PLAN OF BEE HIVE COKE OVEN DOUBLE BLOCK



slightly-arched doorway in the side at the bottom serves as an inlet for the air necessary for combustion, and also for drawing the coke. In the process of coking this opening is either built up with bricks, or a door with a frame-work of iron filled in with fire-brick is used, the frame-work being either hinged or raised by a chain passing over a pulley with a counterpoise weight at the other end, or a pair of hinged doors may be used. These ovens are not usually built separate, but in long banks, and sometimes in blocks of two banks, back to back, with the spaces between the ovens filled in with some material that retains the heat, generally in this country loam, thereby preventing radiation of the heat left in the walls, keeping them at a more even temperature, and facilitating the coking process.

The bee-hive oven in its earliest and most common form was solid-walled and vaulted, as described above. In the improvements, however, that experience showed to be advantageous both on the score of economy of time and material, and in some cases of product, this has been changed. The bee-hive developed and extended into a long oven, in some cases oval, in others rectangular, while the solid wall of the oven was pierced with flues, and finally developed into that form of oven known as the "Belgian." These forms will be treated of in another part of this report.

In this country the oven almost universally in use is the bee-hive. This oven as built in Pennsylvania differs but little in size at the different works, being $10\frac{1}{2}$ to 12 feet inside diameter and from 5 to 7 feet in height from the floor to the crown of the roof. The larger size is at present in use, the standard oven of the Connellsville region today being 12 feet in diameter across its floor and the height from the centre of the floor to the top of the dome under the charging port 7 feet. This enlargement is made with the primary view of increasing the output and also reducing the percentage of waste at the door of the oven, where the air is admitted to mix with gases and support combustion in the dome above the charge of coal in the oven. The door of the oven has been enlarged and its height increased so as to permit of the introduction of the air above the charge of coal in the oven, thus reducing the possibility of the air striking the coal when introduced for burning, and in this way lessens the ashes or waste that is made.

The amount of oxygen in coke is also a very important consideration, especially if it is to be used for smelting iron, where the process is essentially the combination of the oxygen of the ore with the carbon of the coke; and if the coke has already absorbed a portion of its oxygen, its heat value is reduced to that extent. Cokes that, so far as ash is concerned, would seem to be of a fair quality are, more frequently than is supposed, really inferior fuels, by reason of the presence of water, oxygen, and other substances, which not only re-

duce the percentage of carbon, but in some cases require the expenditure of a portion of what remains in the coke to expel the injurious elements.

From what has been said, it is evident that when it is necessary to arrive at the approximate true value of a coke, without actually testing it in furnaces, which is oftentimes expensive and sometimes involves great risk, not only is a thorough analysis necessary, but a most careful consideration of its physical structure should be made.

The following specification, furnished by Mr. John Fulton, mechanical engineer, of Johnstown, Pennsylvania, will exhibit the important requirements in constructing the bee-hive ovens in a permanent manner:

Specifications.

Foundations.—The foundations for the masonry work shall be excavated to such depth as may be required to give it a permanent seat and a sure stable work.

Masonry of Retaining Walls.—The masonry of the retaining walls of the bee-hive coke oven shall be built of sound sandstone in plates not exceeding six inches in thickness, well bonded. The first two feet of the foundation shall be laid dry, with large flat stones, carefully bedded, so as to afford the most permanent foundation. Above this the masonry shall be laid in lime mortar, composed of good lime and sand, in such proportions as may be directed, to be well and thoroughly mixed, so as to ensure thorough blending of the material. The face of the wall shall be carried up with a uniform batter, as shown in the drawing and have a workmanlike finish. The seats for the oven doors to be of selected and dressed stones, having their upper surfaces bedded to receive the cast iron door frame.

Filling under Ovens.—The filling under oven seats to be made in layers not exceeding one foot each in depth, of earth material, free from vegetable matter. It is to be wet and packed in a solid manner by rammers or rollers, so as to insure a permanent foundation for the ovens without shrinking or settling. The materials used for this purpose to be procured from such points as may be indicated by the engineer or person in charge of the work.

Building the Coke Ovens.—The coke ovens shall be built in accordance with the plan hereto annexed. They shall be founded on a circular base, or on a ring crossed by circular stone flag. The first section of the oven shall be circular, twelve feet in diameter, built with fire-brick shaped for this purpose, and lined with a true circle by a sweep which is pivoted upon the centre of the oven. The dome is to be built of appropriate brick by the sweep on the centres, as the engineer may direct. The whole to be keyed by the charge port ring on the crown of the oven. The door jamb and the arch brick are to be

neatly and carefully laid, so as to make strong work and good bond. The mortar to be used in the ovens to be composed of loam and such mixture of clay as the engineer may approve. The tiles on floor of oven to be laid in 12-inch layers, to be compacted with rammers, or in such a manner as will make solid work that will not settle so as to injure the oven. The filling on top of the ovens to be carefully made and compacted as the engineer may instruct. The packing from the springing of arch to the top of oven to receive special care in compacting it, so as to insure the utmost stability to the ovens.

Filling the Wharves.—The wharves are to be constructed of such width as may be most desirable, usually from 20 to 30 feet, the wharf retaining wall to be made of stones well bedded with a slide batter, and of such height as to ensure the most economical means of loading the coke into railroad cars. The pipes for conveying water to the ovens are to be placed at such depths under the surface of the wharf as to prevent any freezing during the winter season, the tracks for the larry on top to be laid with iron ties, as shown in the drawing; the grade of the ovens to descend with the tonnage, so that the loaded larry will gravitate down the line of ovens. Usually one foot fall to 100 feet long will assure this result.

The following estimate of materials for a bee-hive oven 12x7 feet will be found approximately correct: 1,250 lining brick, 400 skew brick, 2,000 crown brick, 130 tiles, one set of jambs, one arch, one port ring.

Method of operation.

The method of operating these ovens in the Connellsville region is quite simple, and may be taken as the usual practice in this country. The coal is generally brought to the oven in larries holding each a full charge, 125 bushels, for 48-hour furnace coke. The larry is run to the charging hole on a railroad over the top of the oven, and the coal is dumped through the hole in the crown of the roof and carefully leveled by means of a long iron hook inserted into the door. This door is bricked up and plastered or daubed, except some small interstices at the top, so as to admit only sufficient air above the coal to carry on combustion. The heat which the oven acquired in the preceding operation is always sufficient to ignite the new charge, combustion being carried on by the entrance of the air through the doorway, and the coal soon begins to emit aqueous and sulphurous vapors, followed by a thick, black smoke and reddish flame all around the sides. At this stage of the process the gases are particularly offensive. The heat of the oven at this time is a low red. In a few hours the mass of burning coal cracks downward, enabling the volatile matter below the surface to pass off, and by its ignition to generate additional heat for carrying on the process. In about 12 hours a clear, bright flame

prevails over the entire surface, which increases almost to a white heat. Basaltiform columns are formed, which allow the gases to rise as the heat ascends. Finally, the clear, bright flame dies off gradually, and the coke becomes a glowing red mass. Now, the sooner the oven is quenched and drawn the better, for the coke will continue to take up air in spite of every precaution, and the red-hot coke will waste, lose heat and become inferior as a fuel.

In England the coke was formerly drawn from the bee-hive oven in a heated state and afterward cooled by water thrown on with buckets outside, but this method has been discontinued and the coke is cooled inside of the oven by water thrown upon it, either from buckets or with a pipe and hose. The only drawback to the method of quenching is that the oven is cooled by the contact of the water with the hot bricks. It is generally believed, however, that coke cooled inside of the oven absorbs less water than when cooled outside. The quenching causes the coke to separate or crack open and facilitates the drawing.

In drawing the coke from the oven the usual plan is to pull it out, piece by piece, with long bars of iron turned up at the end, similar to a large poker or hook. This method is the only one that can be used in the ordinary bee-hive oven. Other methods of discharging by what are termed "drags" are used in modified forms of the bee-hive oven and in the Belgian oven.

As has been stated, the cooking process is essentially a process of distillation, the oven being the retort, the heat in the bee-hive oven necessary for volatilization after it is once heated being derived from the burning of the volatile products, and the heat remaining in the walls of the oven instead of being applied from the outside. Some of the heat is at the expense of the carbon of the coal, as it is impossible to prevent the destruction of a portion of the carbon by the admission of the air necessary for combustion, though it is avoided as much as possible. The combustion is maintained over the top of the coal and the coking or distillation proceeds in the bee-hive oven downward from the top, and also slightly inward from the sides, the current of inflammable gas and vapor arising through the coal and meeting the air admitted through the doors above the burning in what may be called the "combustion chamber," until the lowest stratum is converted into coke. It is evident that air should be admitted only over the top, as, if the air enters below or through the coal, coming in contact with it when hot, a portion will be consumed, and the coking will not be effected exclusively by the heat resulting from the combustion of the volatile products, as it should be, but largely at the expense of the coke, which should be avoided.

Considerations of economy in various directions have led to many changes and improvements in the construction of bee-hive ovens and

it is impossible to describe the numerous forms that these improvements have taken. They seem to have had for their object, first, the more rapid discharging of the ovens; second, the avoidance of the rapid cooling of the oven by watering the coke inside the oven; third, the utilization of the heat in the escaping gases by passing them through flues, where they are burned; fourth, the exclusion of air from the coking chamber, the heat necessary for coking being applied from the outside of the oven; fifth, the utilization of the gas, ammonia and tar, the by-products of the combustion. It is the last three objects that have led to the development of the flue and recovery ovens.

In providing for the more rapid discharging of the oven and the cooling of the coke outside, chiefly for the purpose of greater ease of handling and to prevent cooling, the oven assumed the rectangular shape, and one of the best of these forms, which may, perhaps, also be regarded, not as a development of the bee-hive oven, but as a rectangular kiln, closed in at the top, is known as the "Old Welsh oven." This is simply a rectangular chamber, 7 by 12 feet, with an arched roof six feet high. As generally built, they are set in rows, back to back, with one chimney to each pair to carry off the gases the length of the oven requiring a greater draught than a vent-hole would supply. A flue from the roof of the oven about one-third way from the back wall leading into the chimney conveys the gases to it. The whole front of this oven is movable, and the coke is drawn by means of a "drag." This drag has various forms, but is essentially a strong piece of flat iron laid across the back of the oven prior to the charging, having attached to it at right angles a rod of iron sufficiently long to extend beyond the front. The protruding end is attached to a chain, operated either by a windlass worked by hand or by a small engine, and the whole mass of coke is drawn at once. In some ovens only the transverse piece of the drag is left in the oven during coking, the rod of iron being inserted after the process is completed through a gutter left in the middle of the floor, the end of the rod being shaped something like a fish-hook barb. The rod is pushed in with the bent-up part or barb flatwise until the end passes under and behind the drag, when the rod is turned, the barb catches on the drag and the coke is drawn out in one mass. Sometimes the transverse piece or drag is a short length of an ordinary rail; sometimes, also, instead of a single piece of iron attached to the centre, which might bend the drag or transverse piece in drawing, two rods, attached near the ends and brought together outside of the oven, are used.

This Welsh oven seems to be preferred in many parts of Great Britain either to the bee-hive oven or to the recent forms of the Belgian oven, as being easily managed and yielding a homogeneous and well burned coke. Sometimes these rectangular ovens, and also the

bee-hive ovens, have bottom flues, through which the escaping gases pass to flues running between the two banks of ovens placed back to back. In this way a portion of the waste heat is utilized for keeping up the heat. In other cases the heat so escaping passes into flues between the two banks of ovens, where the heat is utilized in raising steam for boilers. Such a method is used at the Browney colliery, in the Durham region, England, and at some works in the United States.

These ovens are in double rows, back to back, as usual, but the flues between are much larger, averaging $6\frac{1}{2}$ feet in height and 3 feet 6 inches in width. To each chimney of 106 feet in height are connected about 100 ovens, an equal number on each side, and the flues and boilers, four in number, are so arranged that the heat can be carried past when cleaning or repairs are requisite, the small connecting flues being built as compact and tight as possible, and thus the remarkable freedom from smoke seems owing to the air-tight and perfect character of the flues, the small amount of surplus air present not cooling the gases to a point below which the hydrocarbons escape imperfectly burnt. This has been tested by admitting a large surplus of air when smoke was immediately evident.

No coal whatever is used for boiler purposes at these works, and the product of the pit at the colliery where these ovens are situated is drawn from a depth of 100 fathoms, and the water pumped; whereas, before this system was adopted, 600 tons of coal per fortnight was the amount virtually wasted. At another colliery belonging to the same firm, and where the small coal is valuable for coking purposes, the advantages of the system described are equally evident.

Flue or Recovery Ovens.

The second class of coking apparatus is that in which the combustion of the gases which supply the heat for distillation is in flues or chambers outside of the combustion chamber in which the coal to be coked is placed; that is, the heat is applied to the outside of the oven. Commonly, these ovens are known as the flue or closed ovens, the gases being taken off and burned in flues, the ovens being closed against the admission of air.

These ovens are of three classes:

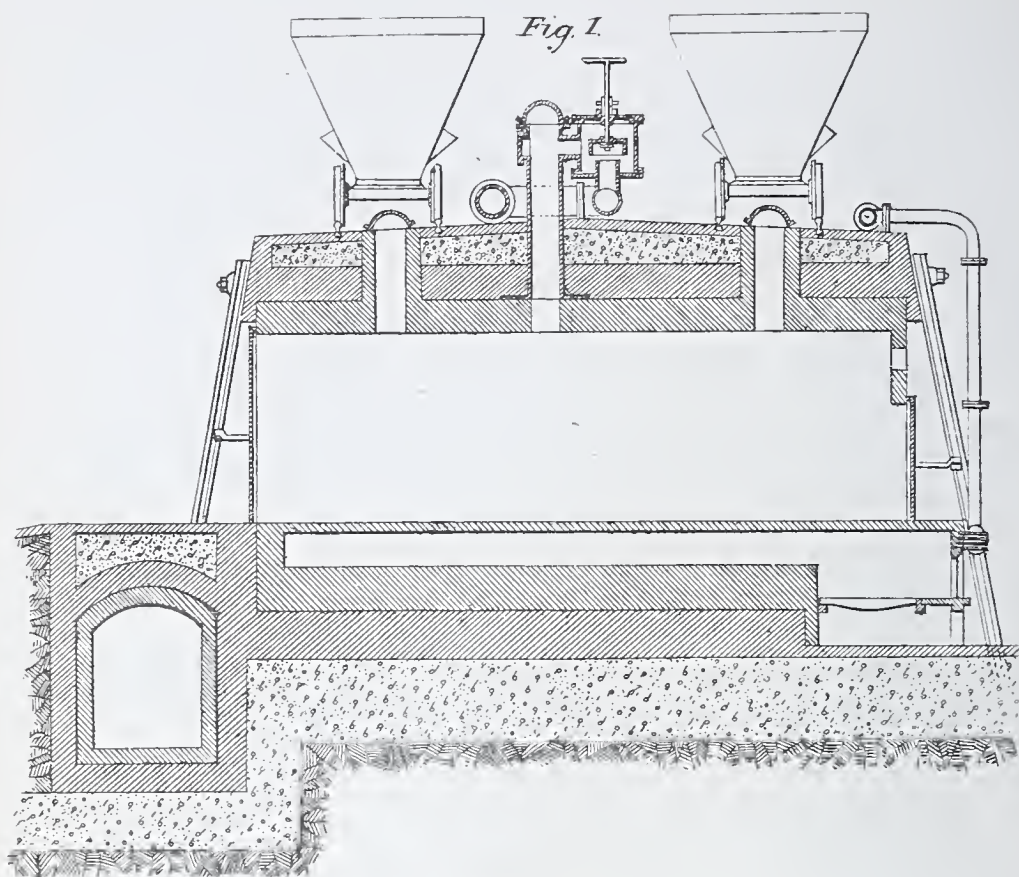
First. Ovens with bottom flues only.

Second. Ovens with vertical side flues.

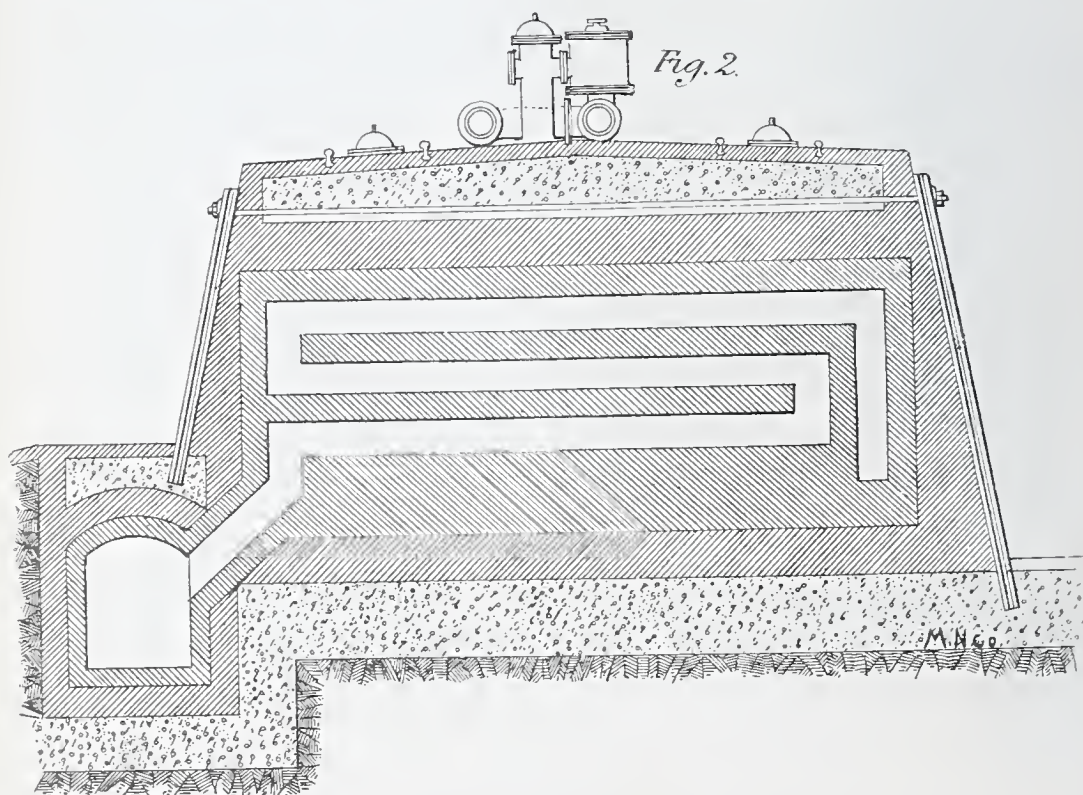
Third. Ovens with horizontal side flues.

Modified forms of the bee-hive ovens with bottom flues are examples of the first class; the Coppee oven of the second class, and the Knab of the third.

At first the object of the introduction of flues into the walls and



Simon-Carves Coke Oven, Longitudinal Section through Ovens.



Simon-Carves Coke Oven, Longitudinal Section through Flues.

bottom of these ovens was simply to utilize the heat by applying it to the sides and bottom of the ovens, for the more economical coking of the coal. The results obtained when simple economy in coking was sought hardly justified the additional expense of plant and cost of repairs and operation, and attention was very soon turned to the saving of by-products, which was made possible by the use of flue ovens. Carves was, without doubt, the pioneer in this branch of the coke industry, and the modified Knab oven built by him at Commentry, France, in 1862, with side flues were the first really successful by-product ovens erected. Huessener, who still further improved on the Carves oven, was the pioneer in the saving of by-products in Germany. Still later, Dr. Otto adopted the vertical flue system; that is, modified the Coppee oven, to which Gustav Hoffmann added a Siemens regenerator, and the oven known as the Otto-Hoffman was developed.

Two main types of the flue oven with recovery of the by-products, or recovery ovens, as we will term them, may be noted.

First. The Carves, with horizontal flues, of which the chief examples are the Carves (Simon-Carves), the Huessener and Semet-Solvay.

Second. The Otto-Hoffman, with vertical flues and Siemens regenerator.

To these might be added a third type, modified bee-hive ovens planned for the collection of by-products, but as these have not been successful and as the by-products from them differ in character and are less valuable than those from the other types of ovens, they will not be considered.

The Simon-Carves Coke Oven.

As the original form of the recovery oven is of the Carves, we illustrate it first. The form shown in the cuts is what is known as the Simon-Carves and is essentially the form of the oven in use in the North of England, working on Durham coal. The description is in part from a paper read before the British Iron and Steel Institute by Mr. Henry Simon, and in part from Dr. Augustus Smith's reports under the English Alkali Acts.

Each oven is in the form of a long, high, narrow chamber of brick-work, a number being built side by side, with partition walls between them sufficiently thick to contain horizontal flues. Flues are also formed under the floor of each oven, and at one end of these is a small fireplace, consisting of a fire-grate and ash-pit, with suitable door, the fire-door having fitted above it a nozzle, through which gas produced from the coking is admitted to form a flame over some fuel burning on the grate. Only a very trifling amount of such fuel, consisting exclusively of the small refuse coke, is used here, its function being really more that of igniting the gas than that of giving off heat.

These grates, when in regular work are not charged with fuel more than twice every twenty-four hours.

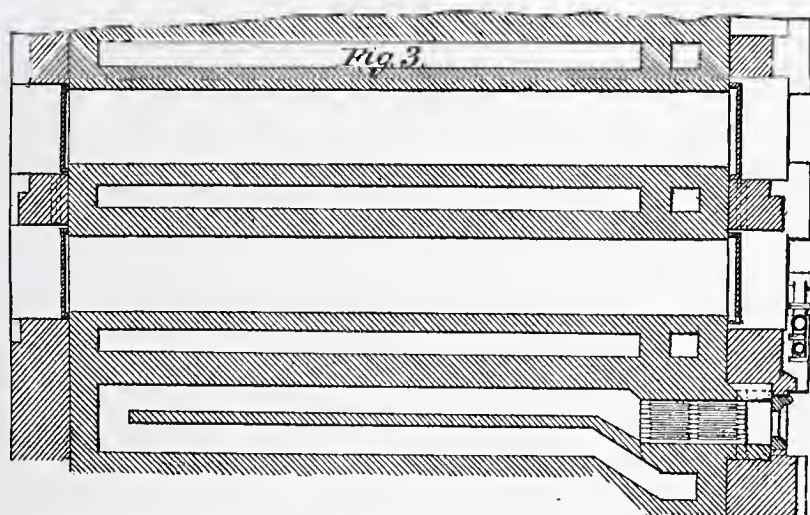
The products of combustion pass from the fire-place along a flue under the oven floor to the end farthest from the fire, and return along another flue under the floor of the fire end. They then ascend by a flue in the partition wall to the uppermost of several horizontal flues formed therein, and descend in a zigzag direction along these flues, finally passing into a horizontal channel leading to a chimney. Thus, the coke oven is heated not only at the bottom in the usual manner, but also evenly at the sides, and the coal with which it is charged becomes rapidly and completely coked. No air is allowed to enter the ovens. These ovens are fed with coal through openings in the roof, over which coal trucks are run on rails, and the coal is evenly distributed by rakes introduced at end openings provided with doors faced with refractory material, which doors are closed and kept tightly luted while the oven is in operation. The feed holes in the roof are also provided with covers. Through the middle of the roof rises a gas pipe provided with a hydraulic valve, which closes the passage by a lip projecting down from it into an annular cavity surrounding its seating, in which it is immersed in a quantity of tar and ammoniacal liquor lodged there during previous distillations. The volatile products of the coal distillation rise by the gas pipe and are led through a range of pipes kept cool by external wetting, so that the tar and ammoniacal liquor become condensed and separated from the combustible gas.

Much depends upon the proper conduct of the temperature at the different stages of the coking process, for it is quite possible to obtain, even from the same coal, different proportions, quantities and qualities, both of the coke and by-products. Practical experience must in each case determine what is best adapted to local requirements and circumstances.

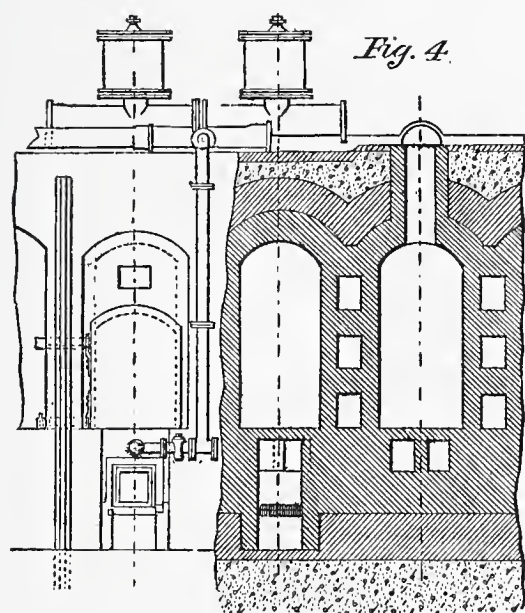
The cooling pipes are conveniently arranged in pyramidal form, surmounted by a water pipe having numerous holes, so that a shower of water descending on the uppermost and the outermost is scattered over all their surfaces.

The gas, when thus separated from the condensed materials, is further passed through scrubbers or vessels containing coke moistened by the ammoniacal liquor, which, on being repeatedly used, becomes stronger and stronger, until it reaches saturation, when it may be run off into reservoirs, to be treated in the ordinary way for the preparation of ammoniacal compounds, or sold in its crude state for the manufacture of soda. All valuable by-products having thus been withdrawn from the gas, it is led by pipes to the nozzles at the fire-places under the sole of the ovens, where it is burnt.

When a charge is nearly finished and ready to be taken from the



Simon-Carves Coke Ovens, Horizontal Plan.



Simon-Carves Coke Ovens, Cross Section of Ovens.

oven some trucks of coal are placed ready on the rails going along on the top of the ovens and over the charging holes. The two end doors are then opened. The mass of coke, measuring about 30 feet long by 2 feet thick and 6 feet high, is pushed out at the back of the oven and upon the bank by means of a ram or piston, worked by a portable steam engine running on rails in front. The ram can be brought opposite to each oven in turn. The coke is then quenched as usual.

Immediately after the discharge of an oven the tops are opened and the coal from trucks emptied into the hot oven and raked level. The doors and top openings are then closed again and the process begun afresh. The operations of discharging and refilling, when well conducted, need not take more than ten or fifteen minutes.

We cannot here enter into all the details of construction, cost, saving, etc. Mr. Saml. A. Tuska estimated in 1890 the cost in the United States of a bank of 50 ovens with complete plant for collecting by-products, at \$1,020 an oven, or \$51,000. Mr. Robt. Dixon gives the cost of 25 Simon-Carves ovens, with recovery plant, at Darlington, England, as £5,660 12s. 4d., or say \$27,400. The cost of an equal number of bee-hive ovens was £1,438 8s., 10d., or say \$7,000.

Regarding the actual working of these ovens, Mr. Dixon says:

"The battery of 25 ovens has been working on gas 215 days, during which time 7,042 tons of coal put into the ovens produced 5,424 tons 11 cwt. (or 77.03 per cent.) of good coke; and the by-products from the above quantity of coal were 43,164 gallons of tar and 195,076 gallons of ammoniacal liquor, or 6.12 gallons of tar and 27.70 gallons of ammoniacal liquor per ton of coal—the liquor being 6 to 7 degrees Twaddell.

"The cost of coke burning, including all labor connected with obtaining the by-products, amounts to 2s 3.96d per ton of coke; but this, I expect, with a large number of ovens, would be somewhat reduced.

"In comparing the production and cost per ton of coke in the Simon-Carves coke ovens with ordinary bee-hive ovens, I find that the yield is 15 per cent. more in the Simon-Carves ovens, which is equal to 1,056 additional tons of coke from the 7,042 tons of coal.

"The extra cost of labor per ton of coke produced in the Simon-Carves ovens over that of the ordinary bee-hive oven is 1s. 3.31d per ton, which covers expenses connected with obtaining the by-products.

"The appearance of the coke produced in the Simon-Carves coke oven differs from that made in the bee-hive ovens. Owing to the coke being forced out altogether it is more in the form of large circular blocks, of great strength and density, but lacks that silvery brightness which is supposed to be so essential to a good quality of coke. It is also larger than coke made in the ordinary ovens that

is drawn by hand labor, and is less liable to break in filling, in transit or in tipping."

The Huessener Coke Oven.

As has already been stated, the pioneer by-product coke oven in Germany was that of Huessener, which is a horizontal flue oven on the recuperative principle. We illustrate it herewith, the illustrations and descriptions being from the work of Dr. Lunge.

The Huessner oven is a modified Carves and is in successful operation in Westphalia. The dimensions are 29 feet, $6\frac{3}{8}$ inches long, 1 foot $10\frac{5}{8}$ inches wide in the middle, with a certain taper to facilitate the mechanical pushing out of the charge, and 5 feet $10\frac{7}{8}$ inches high. Their available space is 88 per cent. of the total space and they take a charge of $5\frac{1}{2}$ tons of finely sifted, dry, coking coal. The charging takes place through four holes on the top and discharging by means of a ram. The end walls between each pair of ovens are strengthened by buttresses, which also prevent air from entering the flues. The gases are aspirated by means of an exhauster and after being forced through the condenser and scrubbers are returned to the oven and issue from a fire grate where they take fire.

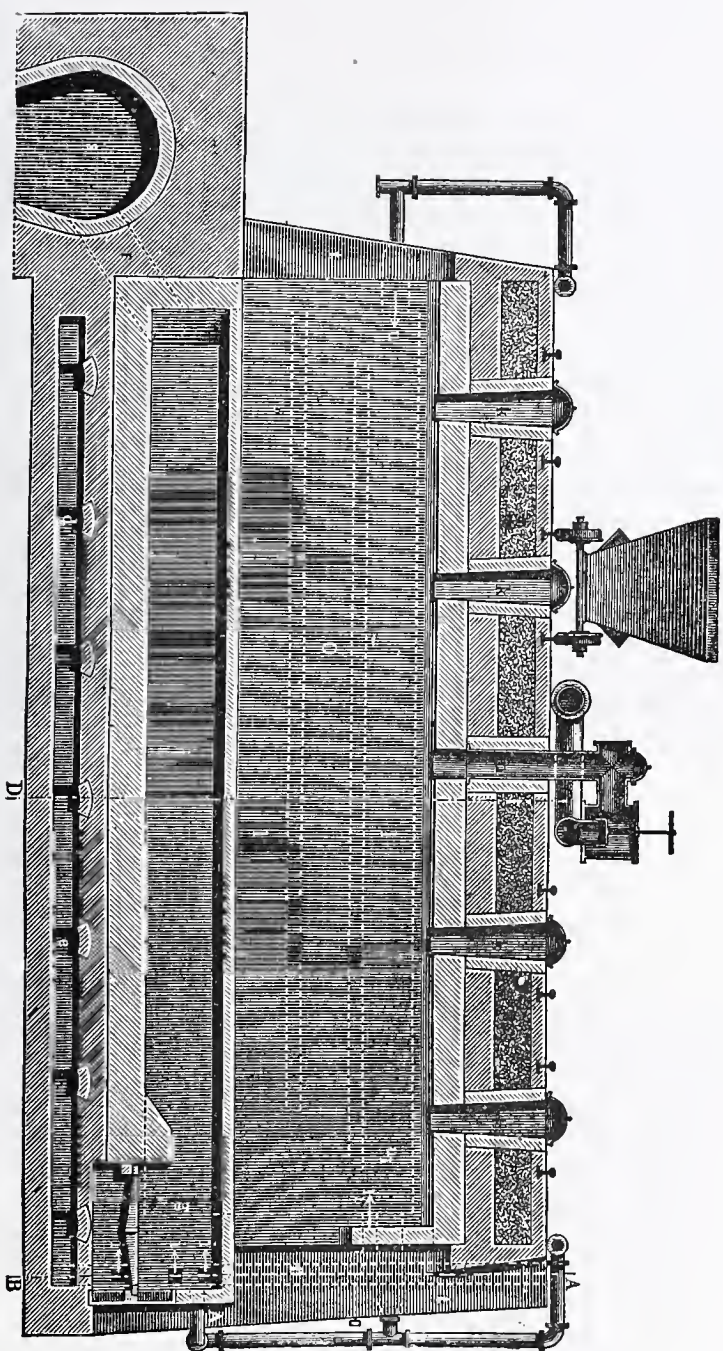
One of the objections to the Carves oven was the distance which the products of combustion have to travel before reaching the main flue (about 100 feet); the result was that the oven did not get hot enough. To avoid this, Huessener introduced a previous heating of the air in the flues to about 300 degrees C. In fact, Huessener introduced the recuperative principle into his oven. The air thus heated is mixed with the gas and burned.

The cost of erecting 100 Huessener ovens in Westphalia, according to Lunge, from whose work these details regarding the Huessener oven are condensed, was about \$2,550 an oven. Roughly speaking, this \$2,550 was divided as follows:

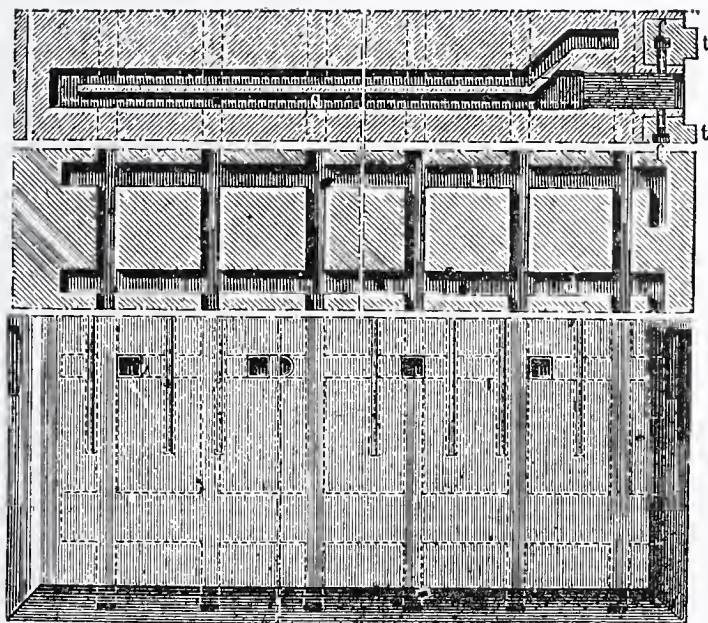
Land,	\$250 00
Oven proper,	800 00
Machinery, buildings, condensing plant, etc.,	1,500 00
Total,	<u>\$2,550 00</u>

The ovens are charged at intervals of 60 hours with $5\frac{1}{2}$ tons of coal. The yield, according to Huessener, from coking coal is as follows:

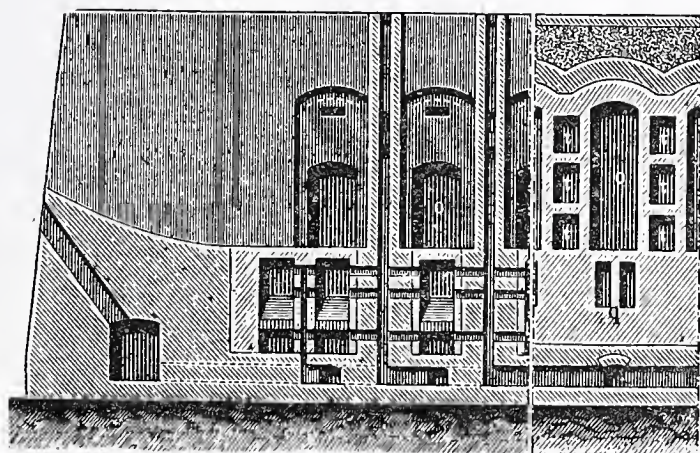
	Per Cent.
Large coke,	75.00
Small coke, .....	.80
Coke breeze,	1.20
Tar,	2.77
Sulphate of ammonia,	1.10



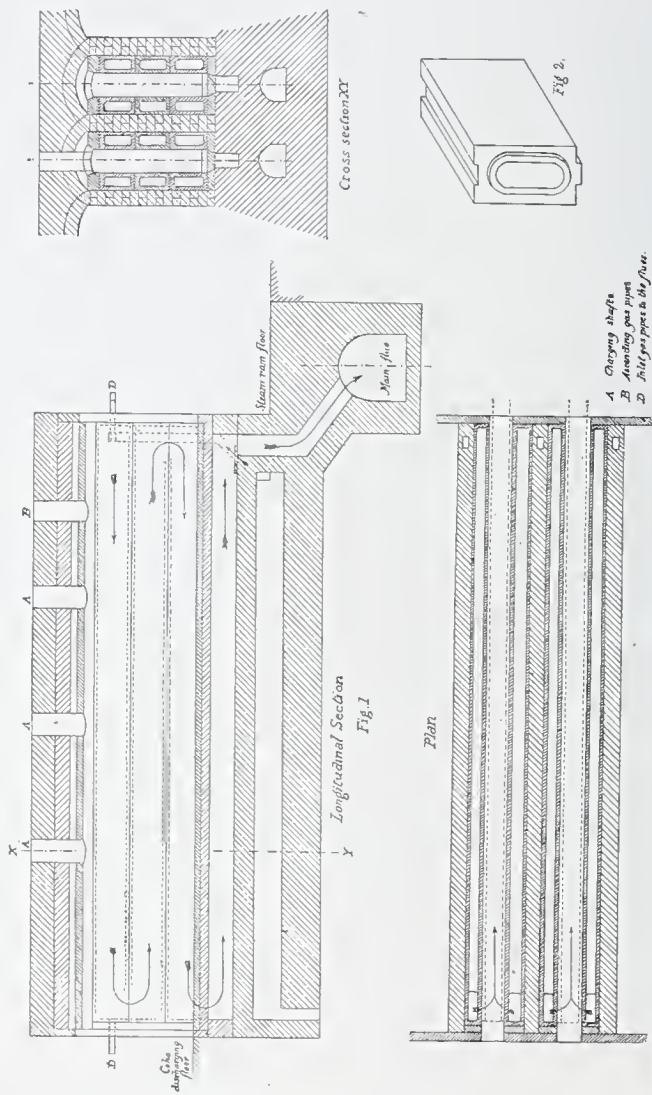
Huesener Coke Oven.



Huessner Oven.



Huessner Oven.



Semet-Solvay Coke Ovens.

The great difference in the cost of the Huessener oven in Germany and the Simon-Carves oven in England is no doubt due in the first place to the fact that the English ovens have no recuperator; that they are smaller and therefore yield less. The cost of fire-brick in Germany is twice as high as in Durham, and of iron work also. The probability is that the cost of a Carves oven with a recuperator would be more than the cost of a Huessener oven.

While Huessener was the first to introduce the system of a preliminary heating of the air, this idea has been adopted in both the Carves and the Otto-Hoffmann, the difference being that the Carves and Huessener use the recuperative principle, while the Otto-Hoffmann oven uses the regenerative, or Siemens principle.

The Semet-Solvay Coke Oven.

The third form of recovery oven to which we shall refer is the Semet-Solvay. This oven is a horizontal flue oven and differs from the others essentially in having movable flues. It is the only by-product oven that is in operation in the United States, a block of 12 having been erected by the Solvay Process Company at Syracuse, New York, chiefly for the purpose of securing the ammonia which is used by them in their soda-making process. These ovens are operated on Pennsylvania coal.

The illustrations we have of the Semet-Solvay system are of a bank of 25 ovens at Havre colliery, near Mons, Belgium. The general arrangement of the works is shown in Figs. 12 and 13.

It consists of four sets of ovens of 25 each A A A A. The combustion gases are led from the side flues of the ovens through the bottom flue into the main flue B B, and pass from thence through the boilers C into the chimneys D. In this way each set heats two boilers, each of which has 810 square feet of heating surface. The coke is discharged on the floor E by two steam rams J, the rams being removed from one oven to another by an endless chain. This arrangement permits the working of all the 100 ovens with a single ram in case of break-downs.

The flues in which the combustion of the cooled and purified gases takes place and which, in other systems, are placed in the brick walls of the ovens, are here quite independent of them, and can, consequently, be renewed (which may be necessary after a few years) or repaired without touching the brickwork itself.

For this purpose the flues are made of retorts with thin sides fitting one into the other and forming a complete and tight circuit, as shown in Fig. 2 of Fig. 13, which also illustrates the shape of the retorts used for the side flues.

The dimensions inside the ovens are as follows: Length 30 feet, breadth 1 foot 2 inches on the side of the steam ram, and 1 foot 3

inches on the other side, height 5 feet 8 inches. The brick walls are two bricks thick, i. e., 16 inches, and the thin sides of the tiles or retorts 3 inches.

The arrangement of heating flues entirely independent of the brick walls and arches of the ovens makes repairs much easier and less costly than in ordinary ovens, even if they were more frequent than they actually are. In fact, the ordinary ovens have to be altogether pulled down and reconstructed after about ten years' working, whereas, with the Semet-Solvay system it is sufficient to replace the independent side flues, which does not cost more than £20 per oven. The ovens can be repaired one after the other when required by putting out two ovens only, one on each side. If we take into consideration that the tiles now in use have already lasted four years, and if we compare the large production of coke to the small cost of renovating these ovens, it will be seen that the cost of repairs per ton of coke is less than in any other system of oven used up to the present.

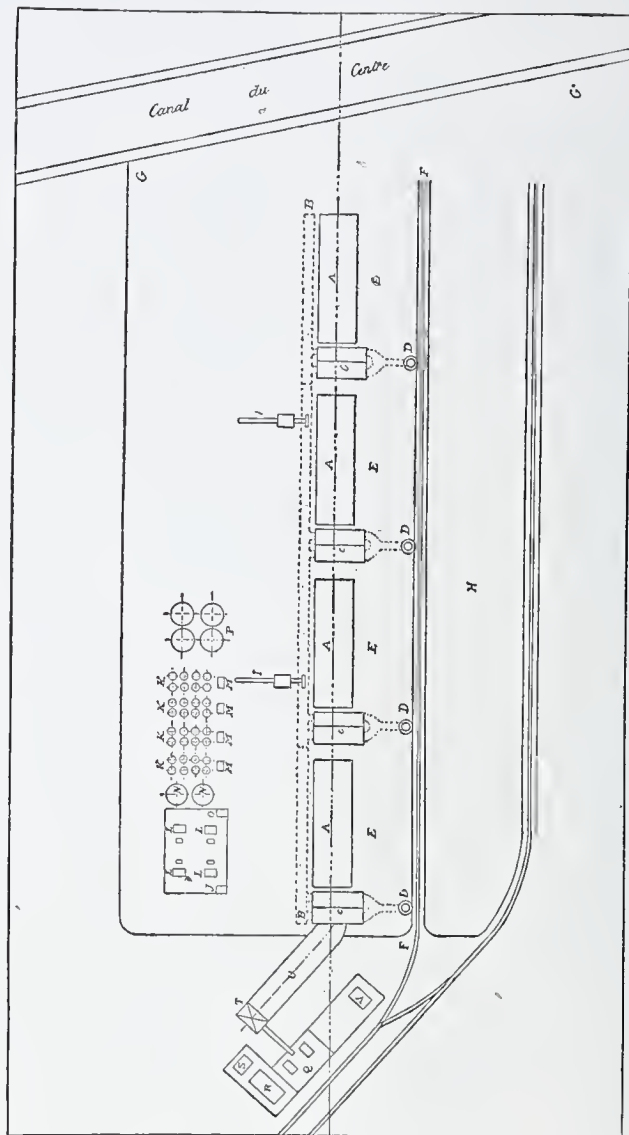
The air needed for the combustion of the gas is admitted close to the first gas inlet and is previously heated to a temperature of 392 to 572 degrees F. by the brick work under the floors of the ovens. Though the coal used only contains from 16 to 17 per cent. of volatile matter, the combustion of gases is so well managed that not more than one-half of the gas obtained by distillation is required to heat the ovens.

The fire-places under the floors of the ovens, which have been so far the necessary complement of ovens with recovery of by-products, could, therefore, be entirely done away with. The small quantity of heat needed for the coking of the coal in these ovens shows how well the gas is utilized. Of the 16 to 17 per cent. of volatile substances contained in the coal, there are about $4\frac{1}{2}$ per cent. of water and $1\frac{1}{2}$ per cent. of tar, together with 6 per cent. which are condensed, leaving only 10 or 11 per cent. of volatile matter, of which one-half is sufficient for heating the ovens.

In consequence of the large excess of gas at disposal and the method of regulating the combustion of the gases, this is up to the present the only system of oven which permits the exact regulation of the temperature of the ovens, and the maintenance at the desired point according to the nature of the coal to be distilled. At the same time the coking is exceedingly regular, as the amount of heat at disposal always allows the regulation of the ovens according to circumstances.

Further explanation of the method of coking is not necessary in view of the illustrations given. Regarding the economic value of the system Mr. Ch. Demanet, the engineer at the Havre colliery, makes the following statement:

The cost of the oven itself with steam fittings, steam ram, rails for the same, water distribution pipes for extinguishing the coke, and



Semet-Solvay Coke Ovens, Plan of Works at Havre, Belgium.

coke-discharging floor, can be estimated at £160 per oven. This figure is not high considering the large production of coke, which amounts to 100 tons a month. To this estimate must be added the cost of the apparatus for the recovery of by-products, which is about £100 per oven, making a total cost of £260 per oven.

Each oven takes a charge of four tons of coal, and the coking is finished in 22 hours on an average. The coke is discharged day and night without stopping. A regular disengagement of gas and a larger production is obtained, the coke being rammed out as soon as finished. In this way there are two or three extra ovens in a set of 25, 27 ovens being discharged in 24 hours. The yield of coke is a maximum and corresponds to a theoretical yield in consequence of the air tightness of the ovens.

At the Havre works, with coal containing 16 to 17 per cent. of volatile matter, the yield of coke averages 81 per cent. In this figure are not included small coke and breeze; the coke is absolutely the same as that produced in good ovens of the ordinary type. It is well calcined quite hard and quite suitable for all metallurgical purposes.

Compared with the ordinary ovens, the working cost is, of course, somewhat higher, but the difference is slight. The extra labor includes the engine drivers for the exhausters, and the men required for keeping in order and cleaning the condensation apparatus. At the Havre works the cost of labor per ton of coke does not exceed 14d.

As by-products ammoniacal liquor and tar are obtained, and the average yield is as follows: Ammonia, calculated as sulphate of ammonia, 13.5 lbs per ton of coal used, and 31 lbs of tar. Taking into consideration the expense of working the gas liquor, these quantities of by-products at the present market price, represent 1s 6d per ton of coke. Deducting the extra working expense, which amounts to about 3d per ton, there remains for the net value of by-products 1s 3d per ton of coke. This gain pays well for the higher cost of installation and working, as can easily be seen by the following.

According to information which we believe to be accurate, the best coke ovens, without recovery of by-products, give 60 tons of coke per month. Each oven at Havre produces 100 tons.

Let us suppose that an ordinary coke oven, constructed in the most economical way, costs £80.

According to the figures given above, the necessary capital for putting up ordinary ovens producing 100 tons of coke per month would be, without recovery of by-products, £133 6s 5d; for the Semet-Solvay system, with recovery of by-products the same would be £260. Therefore, for a production of 100 tons of coke per month, £126 13s 7d more capital is expended. These 100 tons of coke yield in by-products, after deducting supplementary costs, £6 per month, i. e., per annum,

£72, or 57 per cent. of the additional capital spent for the same production.

The Otto-Hoffmann Coke Ovens.

Coming now to the second class of recovery ovens, namely, the form with vertical flues and on the regenerative rather than the recuperative principle, we illustrate here with Figs. 14 and 15, the Otto-Hoffmann ovens, of which quite a large number are in operation in Germany at the present time. Indeed, the number of Otto-Hoffmann ovens working in Germany at the present time is greater than that of all other recovery ovens combined.

The Otto-Hoffmann oven consists of small chambers from 0.4 to 0.6 metre wide, about 10 metres long and 1.6 to 1.7 metres high to the counter-pillar, closed air-tight by doors on both ends.

Fig. 14 shows a longitudinal section of an Otto-Hoffmann coke oven, the pusher being located at the end a, while the coke is delivered at the end b, where it is quenched. Instead of the openings of the common Coppee oven, by which the gases of the coking chamber first enter the vertical flues of the side walls and then pass into the bottom canals to be consumed, there is no direct connection between the coking chamber and the interior of the side walls. In the arch of the oven are 3 openings c, to charge the oven, and 2 openings d, by which the gases of the coking process escape. In the side walls below the counter-pillar is located a horizontal flue e, Fig. 15, by which all vertical flues are connected. The length of the bottom canal f is partitioned by a wall into two equal parts, h and i. Each of these halves is in connection with regenerator R or R', respectively, in which the air necessary for the combustion of gas is heated. Further, the pipes p and p', fed by gas-distributing pipes q and q', enter one-half of the bottom canal r, respectively.

The regenerators are long canals, latticed by bricks, running transversely beneath all chambers. At one end they are in connection by an adjusting trap, either with the air distributing pipe, or backwards with the chimney. As soon as the oven is heated and the coking process is in progress, the gases of the coal escape by the openings into the stand-pipes, similar to those attached to the retorts of gas works, and from there by an open valve into the gas receiver, whence they are conducted by conducting pipe to the condensation. Here the gas is deprived of the by-products, tar, ammonia, benzole, and then conducted back to the ovens.

Assuming that the ovens are in operation, then the gases are conducted to the condensation, as already described, and back to the ovens by pipe line. There is an adjusting trap in the return pipe line by which, according to the position of the trap, the gas enters into gas-distributing pipes. If the gas enters into pipe q and from here

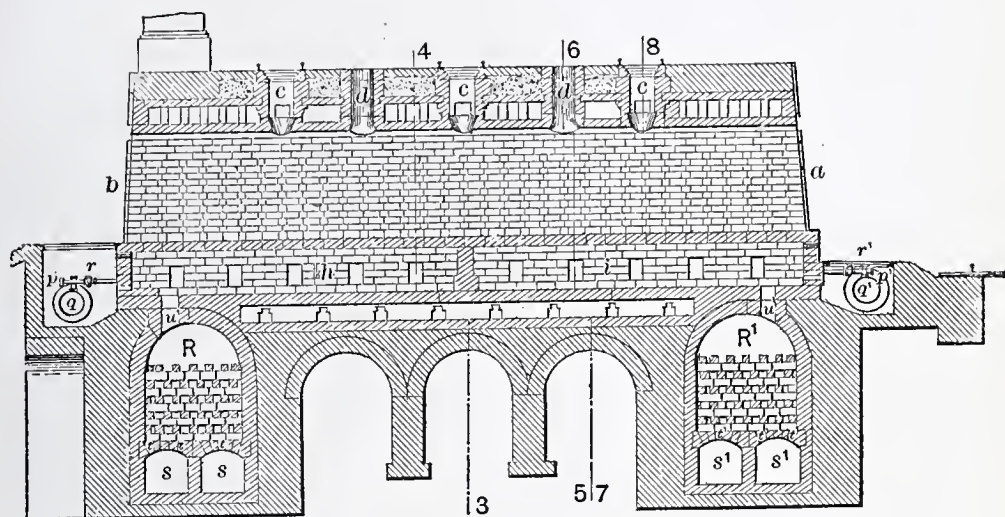


Fig. 14.—Otto-Hoffman Coke Ovens, Longitudinal Section.

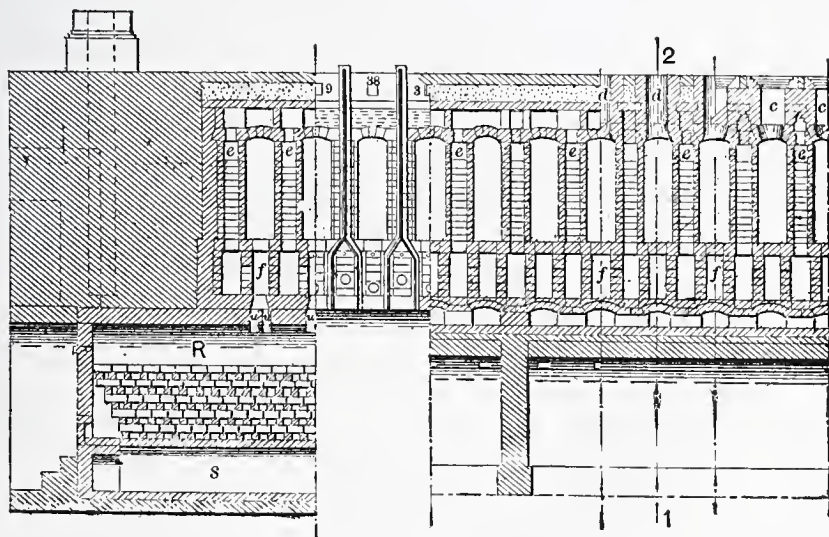


Fig. 15.—Otto-Hoffman Coke Ovens, Transverse Sections.

through cock r of pipe p into the bottom canal h, then the trap of the air-distributing pipe is so adjusted that the air enters into the air-distributing canals 5, Fig. 14, thence by small openings t in the arch into regenerator R, where it is heated, and then by slits u also enters into bottom canal h. In this bottom flue the combustion takes place. The hot products of combustion ascend by the vertical flues of the side walls into horizontal flue e and, descending, pass through the vertical flues of the other half into bottom section i, and from there by slits a into regenerator R', heat the canal, pass by the small openings t' into canals s' and from here by the adjusting trap into the chimney. After a certain time the adjusting traps are reversed and the gas takes a reversed course. Originally it was intended (and also executed by the first plants) to heat the air and also the gas by a second regenerator, located at each end of the ovens. This second regenerator has been abandoned, for it was considered more important to heat the ten times greater quantity of air to a high temperature than to heat also a comparatively small quantity of gas and besides to risk dangerous explosions.

The air is heated in the regenerator to about 1,000 degrees C., and it is due to this heating that only a part of the gas is required to heat the ovens, and a considerable quantity is at disposal for other purposes.

There has been received from Mr. Henry A. Wasmuth, who is agent for the Otto-Hoffmann oven in the United States, the following statement regarding the economic results of his oven.

"The cost per oven of a plant of 60 ovens has been \$2,880 in Germany, but the cost of materials has declined considerably during the last few years. The cost of a plant here will be about \$2,300 to \$2,400 per oven of a plant of 60 ovens, one fixed royalty of \$350 included, or a plant of 60 ovens about \$141,000.

"The labor cost of coking is stated to be about 19 cents per ton of coal coked in Germany. The cost of coking in bee-hive ovens at Connellsville is stated to be about 20 cents per ton of coal, and as the cost is less in Otto-Hoffmann ovens, about 16 cents per ton of coal will be the labor cost of coking.

"The cost of running the condensation plant in Germany, salaries, wages, sulphuric acid, etc., etc., included, is about 25 cents per ton of coal coked and this cost will not be higher to any amount here.

"In Germany, as well as in this country, it is not customary to expose the detailed business results, but they will be given by Dr. C. Otto & Co. to those only erecting their own ovens.

"There is no doubt at all that the bituminous coals of this country correspond to those coals of the same geological position of Germany and elsewhere; and, therefore, if first class coking coals of this coun-

try are coked in Otto-Hoffmann ovens, the results also will be similar, as in Germany.

"The capacity per oven is 1,000 tons of coal per annum, and assuming that the cost per oven would be \$2,500, the cost per ton of capacity would be about \$2.50.

"The yield per ton of coal would be:

10 per cent. more coke, \$1.00 per ton,	\$0 10
Saving of labor cost per ton,	05
26 pounds of sulphate of ammonia, 2½ cents per pound,	65
75 pounds of tar, \$8.00 per ton,	30
3,000 cubic feet of gas, 20 cents per 1,000 feet,	60

\$1 70

Cost of running the condensation per ton of coal,	\$0 30
Management and expenses,	15
10 per cent. interest,	25
10 per cent. sinking fund,	25

95

Net profit, \$0 75
 Or 30 per cent. net interest on the investment of \$2.50 per ton of coking capacity."

PENNSYLVANIA COAL IN RECOVERY OVENS.

For some years the question as to the practicability, commercial and otherwise of coking Pennsylvania coal in recovery ovens has been agitated. Up to the present time the decision has been decidedly adverse. There seems to be two chief objections to these by-product ovens: First, That the coke produced would not be as pure a blast furnace fuel as that made from the same coal in bee-hive ovens. Second, The increase in yield of coke and the value of by-products would not compensate for the greater first cost and the assumed higher cost of production and repairs.

The first objection, as applied to English coke, had the endorsement of as good authority as Sir Lothian Bell, while there is no doubt that the second objection was justified by the earlier results obtained in Germany and especially in England.

With the great improvements that have been made it is questionable if now either objection is valid. The best German and English authorities, while they concede that the coke from by-product ovens is not as good looking, not as bright as that made in bee-hive ovens, assert that this only applies to looks and quality; that, pound for pound, the recovery oven coke is as efficient as the bee-hive oven pro-

duct. Further, if any confidence can be placed in the latest reports, the by-product ovens show a profit over bee-hive of 60 cents to 75 cents a ton of coke made.

A number of experiments have been made with Pennsylvania coals to test their action in by-product ovens. Quantities of coal have been sent to Europe for tests. It has not been possible to obtain definite statements of the results of many of these tests, as they were private ones. In some instances, however, we have received the details of the tests.

A quantity of Connellsville coal was sent to St. Etienne, France, to be tested in the Carves ovens. The result of the analysis, and in actual practice a very close approximation to the analysis is obtained, was as follows:

Analysis of Connellsville for Coal By-Products.

Ammonia of water,	5.36	} Hygrometrical,	0.60
			By distillation,
Tar,	10.66		10.66
Coke,	72.05	} Carbon,	63.55
			Ash,
Gas, loss,	11.93		11.93
Total,	100.00		100.00

The coke was well agglomerated and without dust, some parts of the coke having a somewhat blistered appearance; the non-blistered parts of the coke, however, showed a good, hard grain.

The ammonia water had a strength of 34 degrees Tw., at a temperature of 75 degrees F., and reckoning the total ammonia contained in the coal which it was elaimed was recoverable by the Carves process, as well as by washing the gas, and calculating the same as sulphate of ammonia, it was estimated that about 22 pounds of sulphate could be obtained per ton of coal.

The tar appeared to be of dense quality and separated easily from the ammonia water.

Of the 10.66 per cent. of tar, one-half, or say from about 9 to 10 gallons per ton of coal, could be recovered.

Judging from the large proportion of ammonia water and tar recoverable from the coal, it was believed that Connellsville coal is eminently suitable for recovery of and very valuable for the by-products.

This experiment was made in special apparatus, and was, after all, only an experiment on a small scale. From experience with similar classes of coal, it was believed when Connellsville was carbonized in the Carves ovens in charges of about 5 tons each, the coke obtained would be very good, and that it would be found that the proportion of blistered coke, as found by the assay, would be considerably diminished in practice.

By direct measurement, by means of a small gasometer, it was ascertained that the coal would make about 9,200 cubic feet of gas per ton.

With regard to the yield of coal in coke, it was estimated that it would be about 72 per cent. fully, i. e., the whole theoretical contents of carbon and ash.

In the Semet-Solvay ovens in operation at Syracuse, New York, using chiefly Morris Run, Pennsylvania, coal, 12,850 tons of coke were made in 12 ovens in 1893 from 15,150 tons of coal. The product of ammonia was equal to 48,248 tons of sulphate, and the tar produced was 324.97. The yield in coke was 77 per cent. of the coal, charge of tar 1.9 per cent. and of ammonia sulphate 0.4 per cent. The amount of coke produced per oven per 24 hours was 2,929 tons.

The analyses of the Morris Run coal and coke made from it in these ovens were as follows:

Analysis of Morris Run, Pennsylvania, Coal and Coke.

	Coal.	Coke.
Water,	0.3	0.25
Volatile matter,	25.3	2.03
Fixed carbon,	70.2	91.36
Ash,	4.0	6.36
	<hr/>	<hr/>
	100.00	100.00
Sulphur,	0.83	0.80
Nitrogen,	1.56	<hr/>

A mixture of 60 per cent. of Morris Run coal with 40 per cent. of Reynoldsville, Pennsylvania, coal, containing 31 to 33 per cent. volatile matter yields 80 per cent. coke.

THE COKING COALS OF PENNSYLVANIA.

The bituminous coal fields of Pennsylvania occupy the extreme northeastern portion of the great Appalachian coal field. The northeastern outcrop of the main field is in Clinton and Potter counties, a fringe of the main body carrying the Upper Coal Measure in extending into Lycoming and Tioga counties. From Clinton county the eastern line of the field passes in a southwesterly direction through Center, Blair, Cambria and Somerset counties into Maryland. To the northeast of the main field are several isolated patches cut off from it by the denuding agencies that were so active in the past. To the east of Cambria and Somerset counties is a well known detached coal field, the Broad Top of Huntingdon and Bedford counties. The area of the field, which contains productive coal beds, is confined to thirty-two counties, in all of which, however, coal is not now produced.

The general structure of the Appalachian coal field is that of a great trough or basin. This trough is itself traversed in its north-eastern portion by a series of flexures, gentle in the extreme westerly portion, increasing in amplitude to the east until the many folds of the Allegheny mountains become a part of the system.

Geologically, the entire carboniferous system of the Appalachian region is divided into three great divisions, the Upper, Middle and Lower. Prof. I. C. White, in his *Stratography of the Bituminous coal field of Pennsylvania, Ohio and West Virginia*, illustrates the minor divisions as follows:

DIVISIONS.		SERIES.	
Carboniferous system,		Permian-Carboniferous, No. XVI, Dunkard Creek Series.	
	Upper: fresh and brackish water deposits,	Upper Coal Measures, No. XV, Monongahela River Series.	
		Barron Measures, No. XIV, Elk River Series,	Upper half.
			Lower half.
	Middle: shore deposits, with incursions of the sea,	Lower Coal Measures, No. XIII, Allegheny River Series.	
		Pottsville Conglomerate Measures, "Great," "Seral," No. XII, Conglomerate, etc.	
		Mauch Chunk, Red Shale, Umbral Red Shale, } No. XI. Mountain Limestone, Umbral Limestone, Greenbrier, etc., }	
	Lower: marine deposits,	Pocono Sandstone, Vespertine, No. X, "Big Injun," Oil Sand, etc.	

It is only in the Middle and Upper Carboniferous that coal is found.

Prof. Lesley, referring to the division of the coal formation, says:

"The large sub-divisions of the coal formation were called by the geologists of the First Survey by the following names, which so clearly describe their characters that they will probably hold good to the end of time.

"1. The Upper Barren Measures, which have been divided by the Second Survey into an Upper Greene County group, and a lower Washington county group, the bottom of the whole being the massive Waynesburg sandstone.

"2. The Upper Productive or Monongahela River coal series, containing the Waynesburg, Uniontown, Sewickley and Redstone coal beds, and the Pittsburgh coal bed at its base.

"3. The Lower Barren Measures, from the Pittsburg coal bed down to the base of the Mahoning sandstone, containing no workable coal bed in the Pittsburgh region.

"5. The Pottsville Conglomerate Series (No. XII), subdivided into the First Survey into three groups, accepted by the Second Survey, viz: The Freeport group at the top, with three coal beds; the Kittanning group in the middle, with three coal beds, and the Clarion group at the bottom, with three coal beds. But of these nine coal beds, not more than two, or at most three, are anywhere found workable directly over one another, so great is their variability in size and quality from mile to mile in any direction.

"5. The Pottsville Conglomerate Series (No. XII), subdivided into three sandstone formations, upper, middle and lower, separated by shales containing small beds of coal, thin limestones, and poor ironstones, and resting on the Sharon bed, celebrated for its furnace or block coal—a bed which has widely spread itself through Ohio, but is worthless in Pennsylvania, except in Mercer county."

The First Geological Survey recognized this as the bottom of the coal formation, and it practically remains so to this day, there being no workable bed of coal so far discovered in Pennsylvania, except near Altoona, from the Sharon coal down through 25,000 feet.

Within the Coal Measures proper there are probably 100 different individual coal beds, which, in special localities, have a thickness of over one foot. Not more than one-fifth of these beds, however, can be considered workable in a commercial sense; that is, have a thickness of over two feet, which is a minimum thickness, under the most favorable circumstances, at which any of the Pennsylvania beds may be worked. At the present time, under ordinary circumstances, a bed of three feet in thickness is about as thin a bed as can be profitably worked.

The areas in the State which are underlaid by workable beds, and the tonnage of the available coal which can be mined out of these areas have been the subject of speculation from the commencement of the surveys of the First Geological Survey of the State between 1830 and 1840. Numerous estimates have been made which have been, for the most part, crude approximations. The only systematic estimates which have been made are those of Dr. H. M. Chance, late assistant on the Pennsylvania survey. These investigations were made in 1881 and were based upon the geologically colored maps published by the Geological Survey of the bituminous coal counties.

Dr. Chance, in speaking of this work says:

"I have not attempted to calculate the several coal areas with any great degree of accuracy. With few exceptions the areas are expressed in acres reduced from measurements based on a unit of five square miles, hence these acreages nearly all appear as multiples of 3,200 acres. The maps from which the calculations were made are drawn on a scale of two miles to one inch, and as they are necessarily only approximately correct, both in the ground plan and coloring, a finer differentiation would but lend false pretensions of accuracy to work necessarily involving errors of considerable magnitude. Seams less than two feet thick have been ignored. The areas of beds from two to three feet thick are calculated down to water level; their areas beneath water level have been ignored. Seams from 3 to 5 feet thick are estimated to a depth of 150 feet beneath water level. The areas of seams more than 5 feet thick are computed to a depth of 400 feet beneath water level when their quality and thickness are known. The areas of beds more than 4 feet thick, lying above water level, but overlaid by a great thickness of superimposed measures, have been calculated so as to include a distance of from one to two miles from their outcrop lines, varying with the dip."

*Estimated tonnage of available Bituminous coal in Pennsylvania, by Dr.
H. M. Chance.*

CLASSIFICATION OF COAL BEDS.	Thickness.	Available tonnage.
Upper Barren measures:		
Washington bed,	3 to 3½	787,200,000
Upper Productive measures:		
Waynesburg bed,	3 to 5	2,126,490,000
Uniontown bed,	2 to 3	312,000,000
Sewickley bed,	3	432,000,000
Redstone bed,	2 to 3	326,400,000
Pittsburg bed,	6 to 12	10,438,800,000
		13,635,600,000
Lower Barren measures:		
Brush Creek, Coleman beds, etc.,		878,400,000
Lower Productive measures,		
In Westmoreland, Fayette and Allegheny counties,		2,064,000,000
Millerstown bed,	3	28,800,000
Freeport upper bed,	3 to 5	3,764,800,000
Freeport lower bed,	2 to 6	2,385,600,000
Kittanning, upper bed,	2 to 4	1,596,000,000
Kittanning, middle bed,	2 to 2	829,800,000
Kittanning, lower bed,	2 to 6	4,225,200,000
Clarion coals,	2 to 3	696,000,000
Brookville bed,	2 to 4	1,627,200,000
		17,217,400,000
Conglomerate series:		
Mercer coals,	2 to 3	932,000,000
Quakertown bed,	2	57,600,000
Sharon coal horizon,	2 to 3	38,400,000
		1,028,600,000
Total,		33,547,200,000

Dr. Chance estimates that the bituminous coal areas of Pennsylvania cover about 9,000 square miles. In giving the amount of coal available in each county, Dr. Chance prefaces his statements with the following explanations:

"The Upper Productive series extends over but a small fractional portion of this area; the Barren Measures cover a considerable area, hiding beneath a thick covering large areas of the coals of the Lower Productive measures, otherwise easily accessible. The limits adopted in making these estimates necessarily compel the exclusion of many such areas in computing the available coal."

With few exceptions, all of the bituminous coal of Pennsylvania is coking, varying greatly, of course, in its coking power and in the character of the coke made.

The bituminous coal regions of western Pennsylvania were divided by Prof. Rogers, in his report of the First Geological Survey of Pennsylvania, into six principal basins, numbered from the Allegheny mountains on the east to the Ohio river on the west. Five great anticlinal waves of remarkable persistence and regularity separate these basins, one of these, the anticlinal that bounds the Connellsville basin on the west, running from the Virginia state line to Elk county, a distance of 100 miles, in an absolutely straight line. Some of these basins coincide with the physical division of the surface. The first

basin, for example, lies between Laurel Hill and the Allegheny mountains, and the second between Chestnut Ridge and Laurel Hill. Other basins, however, are only geological, and have no strongly marked corresponding surface depressions.

Two important facts regarding the character of the coal in this Appalachian field have been pointed out. These are the debituminization eastwardly of the coal and the similarity of the composition of the coals in the same basin. These laws are of considerable importance in connection with the coke industry, the one indicating generally the location of the seams of best coking coal, the other bearing on the future supply of this coal.

The fact of the debituminization of the coals eastwardly has been pointed out by Professor Rogers. Whether this has been accomplished by the heat involved by the dynamic crust-flexing force, or by conditions in the coal flora is immaterial in this connection. Certain it is that the most abnormal condition of the coal is found in the extreme eastward coal fields, in the natural coke or anthracite coal. From this anthracite range westward the bituminous element in the coal beds increases gradually until the zone of full pitchy or gaseous coal is reached in the vicinity of Pittsburgh.

The following analyses exhibit these extremes:

	Per Cent. of Bituminous.	Per Cent. of Anthracite.
Fixed carbon,	48.769	89.06
Volatile matter,	40.995	3.45
Ash,	7.020	5.81
Sulphur,	2.206	0.30
Phosphorus,	—	0.024
Moisture,	1.010	1.35

The following table shows the increase westwardly of volatile or hydrogenous matter in the Upper Coal Measures (McCreath):

COAL-FIELDS.	Moisture.	Carbon.	Volatile matter.	Ash.	Sulphur.	Reports Penn- sylvania Second Geological Survey.
Anthracite,	1.35	89.06	3.45	5.81	0.30	L. p. 133
Cumberland,	0.893	74.289	15.522	9.296	0.714	H 3, p. 101
Salisbury,	1.665	68.774	22.35	5.965	1.246	.....
Connellsville,	1.26	59.52	30.11	8.23	0.78	.....
Greensburg,	1.02	61.84	33.50	3.28	0.86	MM. pp. 23-24
Irwin,	1.41	54.44	37.65	5.86	0.64	MM. p. 22

This table leaves a gap of thirty miles between Salisbury and Connellsville without analysis of the great Pittsburgh bed, the Upper Coal Measures, including the great Pittsburgh bed, having been swept away, with the exception of the Salisbury and Fairfield basins, from a belt of 35 miles broad, west of the Allegheny mountains.

The following table shows the character of the Lower Coal series in the Allegheny field (McCreath):

COAL-FIELDS.	Moisture.	Carbon.	Volatile matter.	Ash.	Sulphur.	Reports Penn- sylvania Second Geological Survey.
Anthracite,	1.35	89.06	3.45	5.81	0.30	.....
Broad Top,	0.77	73.34	18.18	6.69	1.02	.....
Bennington,	1.40	61.84	27.23	6.93	2.60	.....
Johnstown,	1.18	74.46	16.54	5.96	1.86	.....
Blairsville,	0.92	62.22	24.36	7.59	4.92	..... H 4
Armstrong county,	0.96	52.03	38.20	5.14	3.66	M 3, p. 56

The gradual increase of volatile matter from the Broad Top coal field of the east to Armstrong county in the west, a distance of about 75 miles, is very marked, showing an increase of 0.267 per mile. Making a comparison of coals from the second bed in the Lower Coal measures, bed "B" of the Second Geological Survey of Pennsylvania, we find that this bed at Bennington contains 27.23 per cent. of volatile matter, which exceeds its legitimate richness westward 2.38 per cent. At Johnstown, in the second sub-basin, this bed "B" contains 16.54 per cent. of the volatile matter, or 10.98 per cent. less than its westward position should afford. This is a remarkable exception to the law of general bituminization of coals westward.

So far as determinations have been made on coals in this second sub-basin north and south of Johnstown, this condition of "dryness" in the coal bed has been found extended and uniform. How far it may reach northeast and southeast has not been determined.

Blairsville, 55 miles west from Broad Top, has coal containing 24.36 per cent. of volatile matter. This is 8.50 per cent. under its normal richness, showing the broad range of the operation of the causes that have produced these exceptional results. In fact, this Blairsville coal is lower in volatile matter than the coal at Bennington, 30 miles eastward.

Armstrong county coal contains a mature condition and is constituted with its full share of volatile matter, 38.20 per cent. This last result unfolds a truth that has been clearly pointed out by Professor J. P. Lesley: the similarity of the elements of coals in beds in a common basin. Taking the Salisbury coal as an illustration, and its congener, the Berlin bed below, in the same geological range, they are constituted as follows:

	Salisbury (Pittsburg). Per Cent.	Berlin bed Per Cent.
Moisture,	1.385	2.010
Fixed carbon,	69.352	68.321
Volatile matter,	21.470	20.535
Ash,	7.030	8.390
Sulphur,	0.763	0.744

The slight increase of volatile matter in the higher beds of Salisbury and Johnstown sub-basins has been observed.

The coals in the lower and upper series in the western counties of the State show as follows:

	Pittsburgh bed. Per Cent.	Kittanning coal. Per Cent.
Water,	0.800	0.96
Volatile matter,	36.900	38.20
Fixed carbon,	50.230	52.03
Sulphur,	3.040	3.66
Ash,	9.030	5.14

These results confirm the view of the uniformity in elementary matter in coal beds in the same basins, with slight variations.

COKE DISTRICTS IN PENNSYLVANIA.

The coking districts of Pennsylvania are divided for convenience into the twelve sub-districts named in the table given below. The division of these districts is chiefly geographical and for the most part explains itself.

The Allegheny mountain district includes the ovens along the line of the Pennsylvania Railroad from Gallitzin eastward over the crest of the Alleghenies to beyond Altoona. The Allegheny valley district includes the coke works of Armstrong, Butler and Somerset counties, and one of those in Clarion county, the other ovens in the latter county being included in the Reynoldsville-Walston district. The Beaver district includes the ovens in Beaver county; the Blossburg and Broad Top those in the Blossburg and Broad Top coal fields. The ovens of the Clearfield-Centre district are chiefly in the two counties from which it derives its name. The Connellsville district is the well known region in western Pennsylvania in Westmoreland and Fayette counties, extending from just south of Latrobe to Fairchance. The Greensburg, Irwin, Pittsburgh and Reynoldsville-Walston districts include the ovens near the towns which have given the names to those districts. The Upper Connellsville, sometimes called the Latrobe district, is near the town of this name.

These districts are the ones in which coke is manufactured to a greater or less extent, and will be described in detail in the statement of production given below.

PRODUCTION OF COKE IN PENNSYLVANIA IN 1893.

In the following table, for which I am indebted to the Mineral Resources of the United States for 1893, published by the United States Geological Survey, will be found a statement of the production of coke in Pennsylvania in 1893. The ton is 2,000 pounds.

Coke Production in Pennsylvania in 1893, by Districts.

DISTRICTS.	Estab- lish- ments.	Number of ovens.	Number of ovens build- ing.	Coal used.	Coke pro- duced.	Value of coke at ovens.	Aver- age price per ton.	Yield of coal in coke.
				<i>Short tons.</i>	<i>Short tons.</i>			<i>Per ct.</i>
Allegheny Mountain, . .	15	1,260	0	275,865	173,131	\$264,292	\$1.53	62
Allegheny Valley, . . .	2	116	0	10,927	6,557	11,147	1.70	60
Beaver,	2	10	0	2,998	1,644	4,446	2.70	54.8
Blossburg,	2	407	0	22,176	11,463	31,427	2.74	51.7
Broad Top,	5	456	14	136,069	86,752	150,196	1.73	63.8
Clearfield-Center, . . .	8	695	0	155,119	98,650	171,482	1.74	63.6
Connellsville,	28	17,504	5	7,095,491	4,805,623	7,141,031	1.486	67.7
Greensburg,	3	88	0	29,983	18,393	26,303	1.43	61
Irwin,	5	725	0	238,832	150,463	195,600	1.30	63
Pittsburg,	10	885	0	357,400	216,268	438,801	2.03	60.5
Reynoldsville-Waiston, .	8	1,755	0	562,033	339,314	586,212	1.728	60.4
Upper Connellsville, . .	14	1,843	0	499,809	320,793	447,090	1.39	64
Total,	102	25,744	19	9,386,702	6,229,051	\$9,468,036	1.52	66

As the total production of coke in the United States in 1893 was 9,477,780 tons, it will appear from the above table that Pennsylvania produced nearly 66 per cent. of the coke made in the country. Outside of Pennsylvania there were but two states that produced over a million of tons, Alabama, which made 1,168,085 tons, and West Virginia, which produced 1,062,076 tons. The Connellsville district alone produced 4,805,623 tons in 1893, and though this is a million and a half less than were produced in 1892, it is still four times the amount produced in any state in the Union except Pennsylvania. Omitting Pennsylvania, Alabama, West Virginia and Colorado, there were three districts in Pennsylvania that produced more coke than any other state.

From this table it appears that 9,386,702 tons of coal were used to produce the 6,229,051 tons of coke, or the yield of coal in coke was 66 per cent., requiring one and one-half tons of coal to make a ton of coke. The total value of this coal was \$5,738,798, or 61 cents a ton, which would make the coal for a ton of coke worth 91½ cents. These yields and prices are not to be regarded as accurate; they are approximations. In many cases the coal is not weighed in charging. The bushel used is a measured one, not weighed. The coke is sold by weight, so that the weight of the coke is quite accurately given, though the coal is usually not accurate.

The total value of the coke produced in 1893 was \$9,468,036, or \$1.52 a ton.

There were 25,744 coke ovens in the State, practically all bee-hive. A few Belgian or flue ovens are still standing in the Broad Top district, but they are not used continuously and all recent new constructions in this district are bee-hive. But 19 ovens were in course of construction at the close of 1893.

For comparison, as 1893 was a year of reduced product, we insert statements of the total make of coke in Pennsylvania by districts in 1891 and 1892.

Coke production in Pennsylvania in 1891, by districts.

DISTRICTS.	Estab-lish-ments.	Num-ber of ovens.	Num-ber of ovens build-ing.	Coal used.	Coke pro-duced.	Value of coke at ovens.	Average price per ton.	Yield of coal in coke.
				Short tons.	Short tons.			Per ct.
Allegheny Mountain.	16	1,201	0	708,523	448,067	\$782,175	\$1.74	63
Allegheny Valley,	3	148	0	21,833	11,314	25,909	2.29	52
Beaver,	3	88	0	4,224	2,332	6,663	2.85	55
Blossburg,	2	407	0	46,084	24,351	66,195	2.72	53
Broad Top,	5	448	0	146,008	90,728	197,048	2.17	62
Clearfield-Centre,	7	666	0	293,542	183,911	339,082	1.84	63
Connellsville,	33	17,551	0	7,083,705	4,760,665	8,903,454	1.87	67
Greensburg,	2	58	0	38,188	22,441	36,627	1.63	59
Irwin,	4	696	0	323,099	197,082	266,061	1.35	61
Pittsburg,	13	590	11	154,054	94,160	201,458	2.14	61
Reynoldsville-Walston,	7	1,747	0	769,100	470,479	744,098	1.58	61
Upper Connellsville,	14	1,724	0	1,000,184	649,316	1,111,056	1.71	65
Total,	109	25,324	11	10,588,544	6,954,846	\$12,679,826	\$1.82	66

Coke production in Pennsylvania in 1892, by districts.

DISTRICTS.	Estab-lish-ments.	Num-ber of ovens.	Num-ber of ovens build-ing.	Coal used.	Coke pro-duced.	Value of coke at ovens.	Average price per ton.	Yield of coal in coke.
				Short tons.	Short tons.			Per ct.
Allegheny Mountain,	16	1,260	0	724,393	448,522	\$775,927	\$1.73	61.9
Allegheny Valley,	3	148	0	0	0	0	0.	0.
Beaver,	2	10	0	3,925	2,154	6,270	2.911	54.9
Blossburg,	2	404	0	30,746	16,675	45,855	2.75	51.2
Broad Top,	5	448	8	185,600	117,554	216,090	1.838	63.3
Clearfield-Centre,	7	731	0	231,357	147,819	264,422	1.789	63.9
Connellsville,	31	17,309	0	9,389,549	6,329,452	11,598,407	1.832	67.4
Greensburg,	2	58	0	15,005	9,037	13,173	1.458	60.4
Irwin,	4	696	0	328,193	202,809	284,029	1.40	61.8
Pittsburg,	15	725	261	292,357	176,365	376,613	2.135	60.3
Reynoldsville-Walston,	8	1,734	0	683,639	425,250	743,227	1.75	62.2
Upper Connellsville,	14	1,843	0	706,171	451,975	691,323	1.53	64.0
Total,	109	25,366	269	12,591,345	8,327,612	\$15,015,336	\$1.803	63.1

Below we describe the several coking districts in Pennsylvania and give statements regarding their production.

Allegheny Mountain District.—In this district are included the coke ovens along the line of the Pennsylvania Railroad east of Blairsville, in Cambria and Blair counties, and those of Somerset county. In Blair county, the Lower Productive Coal Measures are exposed

along the crest and face of the Allegheny mountains. The Summit tunnel of the Pennsylvania Railroad, at an elevation of 2,026 feet above tide, cuts through the Upper Freeport bed, exhibiting a thickness of five feet. Below this other beds are exposed, their thickness ranging from two to four feet. In Cambria county the same measures are found, the Brookville bed being known as "Bed A," the Lower Kittanning as "Bed B." The average composition of the coal mined is from 17 to 27 per cent. volatile matter, 1 per cent. of water, and from 4 to 6 per cent. of ash. In Somerset county a very small amount of the Pittsburgh seam is found, this county carrying the northernmost portion of the Cumberland coal field. The chief coals, however, are those of the Lower Productive Measures.

The following table will be found statistics of the manufacture of coke in the Allegheny Mountain district from 1880 to 1893, inclusive:

Statistics of the manufacture of coke in the Allegheny Mountain district of Pennsylvania, 1880 to 1893.

YEARS.	Estab-lish-ments.	Ovens built.	Ovens build-ing.	Coal used.	Coke pro-duced.	Value of coke at ovens, per ton.	Total value of coke at ovens.	Yield of coal in coke.
				<i>Short tons.</i>	<i>Short tons</i>			<i>Per cent.</i>
1880,	8	291	0	201,345	127,525	\$2.27	\$289,929	63
1881,	9	371	0	225,563	144,430	2.28	329,198	64
1882,	10	481	0	284,544	179,580	2.10	377,286	63
1883,	10	532	0	200,343	135,342	1.78	240,641	68
1884,	12	614	0	241,459	156,290	1.30	203,213	65
1885,	11	523	82	327,666	212,242	1.30	286,539	65
1886,	10	579	14	351,070	227,369	1.64	374,013	64.6
1887,	10	694	150	461,922	297,724	2.25	671,437	64.4
1888,	12	950	145	521,047	335,639	1.43	479,845	64.4
1889,	16	1,069	20	564,113	354,288	1.69	601,964	63.5
1890,	16	1,171	0	633,974	402,514	1.81	730,048	63.5
1891,	16	1,201	0	708,523	448,067	1.74	782,175	63
1892,	16	1,260	0	724,903	448,522	1.73	775,927	61.9
1893,	15	1,260	0	275,865	173,131	1.53	264,292	62

Allegheny Valley District.—The Allegheny Valley district is of but small importance in the production of coke, there being but two works in operation in 1893, one at Kittanning and the other in Butler county. Both of these works make coke from the Lower Productive Measures. There is no doubt that when the better coking coal of the Pittsburgh seam has been exhausted, the Freeport and Kittanning, which are so well displayed along the Allegheny river, will come into extensive use for the manufacture of eoke.

In the following table will be found statistics of the manufacture of coke in the Allegheny Valley district for the years 1880 to 1893:

Statistics of the manufacture of coke in the Allegheny Valley district, Pennsylvania, 1880 to 1893, inclusive.

YEARS.	Estab-lish-ments.	Ovens built.	Ovens build- ing.	Coal used.	Coke pro- duced.	Total value of coke at ovens.	Value of coke at ovens, per ton.	Yield of coal in coke.
				Short tons.	Short tons.			Per cent.
1880.		97	1	45,353	28,471	\$49,068	\$2.30	52
1881.		109	0	55,676	39,480	64,084	2.15	53
1882.		124	0	70,000	41,841	80,234	2.12	55
1883.		154	0	74,001	44,506	92,882	2.12	55
1884.		204	0	89,121	51,550	104,540	2.03	57
1885.		266	0	96,690	56,000	120,161	2.00	58.5
1886.		306	0	91,580	58,441	141,423	2.04	56
1887.		388	82	111,806	64,000	164,715	2.00	57.1
1888.		478	0	107,789	71,714	186,108	2.06	57.5
1889.		500	0	110,266	71,500	190,568	2.00	56
1890.		541	0	120,004	78,736	201,744	2.14	56.5
1891.		541	0	121,568	77,001	200,000	2.20	56
1892.		541	0	121,568	77,001	200,000	2.20	56
1893.		541	0	121,568	77,001	200,000	2.20	56

Beaver District.—A small amount of coke is produced in the Beaver district from slack coal produced at mines that furnish fuel for local consumption. The coal coked is from the Lower Productive Measures and the industry is of but little importance and would not be referred to here except that the production of this district is necessary in order to show the total production of the State.

In the following table will be found statistics of the manufacture of coke in the Beaver district from 1880 to 1893, inclusive:

Statistics of the manufacture of coke in the Beaver district, Pennsylvania, 1880 to 1893.

YEARS.	Estab-lish-ments.	Ovens built.	Ovens build- ing.	Coal used.	Coke pro- duced.	Total value of coke at ovens.	Value of coke at ovens, per ton.	Yield of coal in coke.
				Short tons.	Short tons.			Per cent.
1880.		100	0	5,000	4,800	\$10,150	\$2.08	62
1881.		100	0	6,887	4,833	10,013	2.06	65
1882.		100	0	11,023	7,900	15,124	2.00	68
1883.		200	0	120,500	12,800	21,000	2.00	64
1884.		30	0	7,250	1,800	2,100	2.00	62
1885.		30	0	600	400	800	2.00	65
1886.		30	0	600	400	800	2.00	65
1887.		30	0	600	400	800	2.00	65
1888.		30	0	600	400	800	2.00	65
1889.		30	0	600	400	800	2.00	65
1890.		30	0	600	400	800	2.00	65
1891.		30	0	600	400	800	2.00	65
1892.		30	0	600	400	800	2.00	65
1893.		30	0	600	400	800	2.00	65

Blossburg District.—The Appalachian coal field at its northern extremity breaks into a number of small, detached coal basins. The best known of these is the Blossburg in Tioga county, a canoe-shaped synclinal, some 20 miles long and 3 miles wide. From the slack coal produced in mines in this basin considerable coke is made. The first attempts, made some years ago, to coke the Bloss coal were

[illegible]

The coke is made chiefly to utilize the slack. This accounts for the much larger percentage of ash in the coke than in the coal.

In the following table will be found statistics of the manufacture of coke in the Blossburg district for the years 1880 to 1893:

Statistics of the manufacture of coke in the Blossburg district, Pennsylvania, 1880 to 1893.

YEARS.	Estab- lish- ments.	Ovens built.	Ovens build- ing.	Coal used.	Coke pro- duced.	Total value of coke at ovens.	Value of coke at ovens, per ton.	Yield of coal in coke.
				<i>Short tons.</i>	<i>Short tons.</i>			<i>Per ct.</i>
1880,	1	200	0	72,520	44,836	\$134,500	\$3.60	62
1881,	1	200	0	88,055	56,085	168,250	3.60	64
1882,	1	200	0	100,119	64,526	193,500	3.00	64
1883,	2	344	0	71,028	44,690	122,450	2.74	63
1884,	2	344	32	62,366	39,043	93,763	2.40	63
1885,	2	296	0	46,489	26,975	59,423	2.17	58
1886,	2	405	0	136,156	81,801	174,532	2.13	60
1887,	2	405	0	182,623	103,873	234,622	2.26	56.9
1888,	2	407	0	62,063	33,052	81,460	2.14	61
1889,	2	407	0	31,806	18,422	47,765	2.59	58
1890,	2	407	0	41,785	23,196	62,804	2.70	55.5
1891,	2	407	0	46,084	24,351	66,195	2.72	53
1892,	2	404	0	30,746	16,675	45,855	2.75	54.2
1893,	3	407	0	22,176	11,463	31,427	2.74	51.7

Broad Top District.—In this district are included all the ovens located in Bedford and Huntingdon counties. The Broad Top coal region is a detached field, showing great variations in thickness and quality of its coal, and presenting obstacles to mining which are quite serious to those accustomed to the beds of western Pennsylvania. The beds, however, are of great economical importance, the coal being of decided excellence and the coke a good furnace fuel. The beds mined are in the Lower Coal Measures, chiefly the Kelly, or E (Upper Freeport), and the Fulton, or A.

In this district the most successful efforts in coking Pennsylvania coal in flue ovens have been undertaken. Several hundred of these ovens have been erected, but the result of the extensive trials was that the bee-hive was regarded as best adapted to the coal of the district, the coke made in it being hard, bright and cellular.

As the experiments in coking in flue ovens in this district have a historical, as well as a technical value, I give the following statement from Mr. William Lauder, the manager of the Kemble Coke and Iron Company, as to the attempts to use the coal of this district for coking.

"The manufacture of coke was begun in the Broad Top region in 1867-68, the Kemble Coke and Iron Company having erected forty-eight bee-hive ovens in connection with their blast furnace. These, in 1868-69, were supplemented by forty more, making a plant of eighty-eight ovens similar in all respects to those in the Connellsville region. These have been in continuous operation ever since. As the coke was for their own use, the company desired to secure the best

results, and many experiments were made to improve its quality. Without entering into details, I may note some of the experiments that proved unsuccessful:

"1. Washing Coal.—A large and expensive washer, a modification of Berard's was erected. This removed a large amount of dirt—fully 13 per cent. of the coal washed—but the coal, while clean, produced irregular results in the ovens. The cause of this was found to be that in removing the slate the richest bitumen adhered to it and was lost, and this deprived the coal of part of its coking qualities. The amount of bitumen varied as the slate was greater or less in amount, and caused an irregular quality of coke. After using the washer a number of years it was abandoned.

"2. Coking in Belgian or Gobiet Ovens.—B. A. Knight, president of the Huntingdon and Broad Top Railroad, through the representations of the owner of the Gobiet ovens, was induced to erect three of these adjacent to and connected with our bee-hive ovens. The result of a careful trial was conclusive that this type of oven was not suitable for our coal. The great yield claimed was not borne out in furnace results. The weight of the coke seemed to justify the asserted yield of 75 per cent., but the greater part of the increased yield was water, and coke more similar to a block of wood than bee-hive coke. An analysis of the coke at that time showed carbon 87.49 per cent., and of bee-hive coke made at the same time and from same coal, 89.13.

"Belgian ovens and modifications of them have been built in the region, but in no instance have they made as good coke as the bee-hive, and the expense of repairs has proved to be so great that the cost of making coke is less in the bee-hive.

"To obtain good coke it is necessary to have a good coal and extra care in mining it. Washing and any manipulation to remove dirt are costly, and in our opinion injurious. The same capital invested in development and purchase of good coal land is much more productive. Aside from the loss, which would average 10 per cent. in weight of slate, etc., in washing, the labor costs, say, 10 cents per ton of coal. An acre of coal with us will give about 4,480 tons. This would be \$448 per acre, added to the first cost of the property. In the majority of the Pennsylvania coal fields a far less amount would obtain the best coal in the region.

"The yield of the coal in coke runs in an exact test 70 per cent. A test made some time ago gives the following results:

"Seventeen thousand five hundred pounds of coal gave:

	Pounds.	Per Cent.
Coke,	12,065	70.35
Ash,	745	4.34
Loss,		25.31

"In the above test all the products were carefully handled and accurately weighed. This yield would not be carried out in practice. Our experience for several years shows our yield to be 62 per cent.; that is, the weight of coke charge in the furnace was 62 per cent. of all the coal used in the coke ovens. This is a good yield, taking into consideration rehandling, ovens lost, etc. The analysis of the coke, as determined by Mr. Fulton, formerly of the Cambria Iron Company, who fully treats of the subject in Report L of the Pennsylvania State Geological Survey, is as follows:

	Per Cent.
Carbon,	89.28
Ash,	9.66
Sulphur,	1.06
Total,	100.00

"Sulphur volatilized in coking, 56 per cent. In the same report he gives an analysis of Connellsville, as follows:

	Per Cent.
Carbon,	87.46
Ash,	11.32
Sulphur, .....	.69
Total,	99.47

"Showing an increase of carbon in our coke of 18.02 per cent. In another table he shows the percentage of cells in Broad Top coke to be 41.37 per cent., and in Connellsville 38.47 per cent., an increase in favor of our coke of 3.26 per cent. But he shows also that the compressive strength per cubic inch, in pounds, in Broad Top coke, is 240, while in Connellsville it is 284, showing the latter to be the harder coke. Practical results of Broad Top coke show that it is equal to the best Connellsville. It might not stand transportation and handling as well as the latter, but for home use it is as good a fuel as can be gotten in the State."

The statistics of the manufacture of coke in the Broad Top district for the years 1880 to 1893 will be found in the following table:

Statistics of the manufacture of coke in the Broad Top region, Pennsylvania, 1880 to 1893.

YEARS.	Estab-lish-ments.	Ovens built.	Ovens build-ing.	Coal used.	Coke pro-duced.	Value of coke at ovens, per ton.	Total value of coke at ovens.	Yield of coal in coke.
				Short tons.	Short tons.			Per ct
1880,	5	188	105	92,894	51,130	\$2.40	\$123,748	55
1881,	5	188	105	111,593	66,560	2.51	167,074	59
1882,	5	293	50	179,637	105,111	2.05	215,079	62
1883,	5	343	110	220,932	147,154	1.84	271,692	66
1884,	5	453	0	227,954	151,959	1.74	264,569	66
1885,	5	537	0	190,836	112,073	1.65	185,656	58
1886,	5	562	100	171,137	108,294	1.73	187,321	63.3
1887,	5	581	0	262,730	164,535	2.11	347,061	62.6
1888,	5	591	0	196,015	119,469	2.40	289,655	61
1889,	5	589	0	152,090	91,256	2.05	186,718	60
1890,	5	482	16	247,823	157,208	2.00	314,416	63
1891,	5	448	0	146,008	90,728	2.17	197,048	62
1892,	5	448	8	185,600	117,554	1.838	216,090	63.3
1893,	5	456	14	136,069	86,752	1.73	150,196	63.8

Clearfield-Centre District.—This district, formerly known as the Snow Shoe, is one of the most important districts in Pennsylvania, though its production has declined during the last few years. The coal of the Snow Shoe basin has been noted for many years as a favorite producer for the market. The Upper Kittanning coal bed is the most important in the region and varies in thickness from 5 to 7 feet. The Upper Freeport coal bed, which has a thickness of from 3 to 4 feet, caps the highest knob, and the Lower Freeport, which is so important in the Karthaus district, is very much thinner in the Snow Shoe basin. Four other beds are also found in the district, having from 3 to 4 feet of coal. The average analysis of the coal shows about 69 per cent. of fixed carbon, 24 per cent. of volatile matter, 1 per cent. sulphur, and less than 1 per cent. of water, with about 6 or 7 per cent. of ash. In Clearfield county the famous Moshannon or Lower Freeport bed is mined extensively. It varies in thickness from 3 to 5 feet. Next to this bed the Lower Kittanning is the most important bed mined in the county.

In the following table is given analyses of coal and coke from the Snow Shoe basin.

Analyses of Snow Shoe Basin Coals and Cokes.

	COAL.		COKE.		
	Snow Shoe Coal and Coke Company.	Bed E.	Snow Shoe Coal and Coke Company.	Bed E.	Bed E
Fixed carbon,	Per cent. 70.416	Per cent. 68.937	Per cent. 82.626	Per cent. 90.672	Per cent. 89.208
Volatile matter,	24.560	25.580	2.350	.564	.468
Ash,	3.410	3.590	12.330	7.910	9.444
Sulphur, . . . . .	.964	.613	1.104	.704	.770
Water, . . . . .	.650	1.280	.990	.150	.110
	100.000	100.000	100.000	100.000	100.000

The first coke of which an analysis is given was made in the open air, from crushed slack; the second and third in ovens, from crushed and washed slack.

Analyses of the coal and coke, by Booth, Garrett & Blair, chemists, are as follows:

Analysis of Irvona Coal (Big Moshannon Vein).

	Per Cent.
Fixed carbon,	71.752
Volatile matter,	21.600
Ash,	5.615
Water at 212 deg. F.,.....	1.033
Total,	100.00

Analysis of Irvona (Pennsylvania) Coke.

	Per Cent.
Fixed carbon,	88.994
Volatile matter, .....	.670
Ash,	10.173
Water at 212 deg. F.,.....	.163
Total,	100.00
Sulphur, .....	.775

This coke is entirely used in the eastern markets, and on account of the unappreciable amount of phosphorous which it is claimed to have is practically adapted to the manufacture of Bessemer pig iron.

The following is an analysis of the coke, Booth, Garrett & Blair being the chemists, and making their own selection for analysis:

Analysis of the Lehigh Valley Coal Company's Snow Shoe (Pennsylvania) Coke.

	Per Cent.
Fixed carbon,	90.27
Volatile matter, .....	.46
Ash,	8.91
Moisture, .....	.36
Total,	100.00

The statistics of the manufacture of coke in the Clearfield-Centre district for the years 1880 to 1893 are as follows:

*Statistics of the manufacture of coke in the Clearfield-Centre district,
Pennsylvania, 1880 to 1893.*

YEARS.	Estab- lish- ments.	Ovens built.	Ovens build- ing.	Coal used.	Coke pro- duced.	Value of coke at ovens per ton.	Total value of coke at ovens.	Yield of coal in coke.
				Short tons.	Short tons.			Per cent.
1880,	1	0	0	200	100	\$2.00	\$200	50
1881,	2	50	0	20,025	13,350	1.70	22,695	67
1882,	1	50	0	25,000	17,160	1.60	27,406	69
1883,	1	60	0	26,500	18,696	1.50	28,844	71
1884,	1	69	0	33,000	23,431	1.40	32,849	71
1885,	2	245	0	69,720	48,103	1.46	70,331	69
1886,	3	299	20	84,870	56,810	1.70	94,877	66
1887,	6	523	10	154,566	97,852	2.02	198,095	63.3
1888,	6	601	0	172,999	115,838	1.51	174,220	66.6
1889,	6	671	0	195,473	120,734	1.78	215,112	61.7
1890,	7	701	0	331,104	212,280	1.85	391,957	64
1891,	7	666	0	293,542	183,911	1.84	330,082	63
1892,	7	731	0	231,357	147,819	1.789	264,422	63.9
1893,	8	695	0	155,119	98,650	1.74	171,482	63.6

Connellsville District.—The Connellsville region or basin, the great coke-producing center of the country, is situated in the southwestern part of Pennsylvania, in the counties of Westmoreland and Fayette, some 50 or 60 miles from Pittsburgh. It is a slender prong, separated from the Upper Coal Measures, and may be regarded as extending from a point just south of Latrobe on the Pennsylvania Railroad, in a southwesterly direction to Fairchance, a distance of 42 miles, almost to the West Virginia line. This forms a basin some 42 miles long, with an average width of three and one-half miles, covering an area of 147 square miles, and excluding the Barren Measures originally containing 88,000 acres, of which there are some 68,000 acres of available coal unmined. This remarkable bed of coal is almost without a fault, the beds yielding from 8 to 10 feet of workable coal. The same trough that contains the Connellsville coal extends northwesterly from Latrobe through the remainder of Westmoreland county and through Indiana and Clearfield counties, but the Connellsville region is regarded as extending no farther north than the vicinity of Latrobe. The coal in the northern part is inferior as a coking material to that in the southern part, though both physically and chemically the coal of this basin on the Conemaugh seems the same as that on the Youghicgheny. The latter however, produces the typical Connellsville coke—compact, silvery and lustrous; while the coke from the coal on the Conemaugh, or in any locality north from the Pennsylvania Railroad is tender, dull, and soon loses what little lustre it has. Even in some portions of what is known as the Connellsville region proper the coal and coke are not of equal value. Coal at Coketon, in the northern part of the immediate Connellsville basin, just south of the Pennsylvania Railroad, produced wretched coke when coked as it came from the mines, but when washed it produced a coke regarded

as fully equal to the Connellsville. The coal at Latrobe and at Loyalhanna, in the same locality, must also be washed before coking to produce the best results.

The coal bed from which the so-called Connellsville coke is made is the Pittsburgh bed of Professor Roger's Report of the First Geological Survey of Pennsylvania, of 1842, and is described in the second volume of the final report of 1858. The continuation of the Pittsburgh area of this bed with the Connellsville area is broken off by the Youghiogheny river, the bed taking an upward course and descending again, the intermediate portion being swept away. This has led to a popular belief that the bed at Connellsville is different from that at Pittsburgh, but careful surveys have established their identity. It is a fact, however, that at Pittsburgh this bed is not in its best condition, while at Connellsville it is at its greatest thickness and is of the finest quality. It is also true that the coke made from the bed at Pittsburgh is not as good as that made at Connellsville. In the Connellsville basin the coal ranges from 8 to 11 feet in thickness, with one small slate parting, the "bearing-in slate," 18 inches above the floor. The roof is only passable; the rooms can only be run 12 feet wide, and the pillars will average 10 feet, a large amount of which is lost in drawing. The floor is even and quiet; the coal is of a remarkable good and uniform character, and is soft and easily mined. On wagers, 23 wagons (57,684 pounds) have been dug and loaded inside of ten hours by a man and a boy. The greater portion of the work is to shovel the coal into wagons; the digging or mining being the easiest part. Very little outside labor is required, and the average output per man per day is from 8 to 10 wagons, the cost of digging being about 25 cents per ton. It is this ease of mining which, next to its chemical and physical characteristics, gives the Connellsville coke so much value as a material for coke, and has enabled the latter to compete in such distant markets with other cokes and fuels. Mr. Fulton has pointed out that this ease of mining is also a distinguishing peculiarity in the Connellsville basin. East or west from this narrow strip the cost of mining increases; westward the coal hardens, eastward the beds become thinner.

The coal is bituminous, with generally a dull, resinous lustre, alternating with seams of bright, shining, crystalline coal, coated with a yellowish silt. It contains numerous particles of slate and some crystals of pyrites; is compact, with a tendency to break up into cubes; is a very tender coal, and is ill-adapted for shipping. Such a coal from the mines of H. C. Frick Coke Company, at Broad Ford, is taken by the Pennsylvania Geological Survey as the typical coal of the Connellsville basin. Its analysis, as determined by Mr. McCreath, chemist of the survey, is:

	Per Cent.
Water,	1.260
Volatile matter,	30.107
Fixed carbon,	59.616
Sulphur,784
Ash,	8.233
<hr/>	
Total,	100.00
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Color of ash, reddish gray; coke, per cent., 68.633; sulphur left in coke, 0.512.

	Per Cent.
Percentage of sulphur in coke,.....	.746
Percentage of ash in coke,	11.995
Percentage of carbon in coke,	87.250
<hr/>	
Total,	99.991
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The coke from this region is of silvery lustre, cellular, with a metallic ring, tenacious, comparatively free from impurities, and is capable of bearing a heavy burden in the furnace. Its porosity and ability to "stand up" in the furnace are what have given it such a reputation as a blast furnace fuel, and have created such a demand for it for mixing with anthracite and bituminous coal in the east and west, especially where an open iron, such as is used in the Bessemer process, is needed.

In coking the Connellsville coal the bee-hive oven is in universal use in the Connellsville region, these ovens varying at the different works from 11 to 12½ feet in diameter, and from 5 to 7 feet in height. The working is very simple. The coal is damped through an opening in the crown of the furnace and spread evenly on the floor to the average depth of 2 feet for 48-hour coke and 2½ feet for 72-hour coke. The front opening, through which the coke is discharged, is at first nearly closed with brick luted with loam. The heat of the oven from the previous coking fires the charge, and as the coking progresses the air is more and more shut off by luting the openings and finally closing the roof openings. The average charge is 100 bushels, (76 pounds each) of coal, and the yield in coke is from 63 per cent. to 65 per cent. The average time of coking is 48 hours, with 72 hours for that burned over Sunday; 24-hour coke is sometimes made. The 72-hour coke is a firmer coke than either of the others, but it is questionable whether it is a better furnace coke. When the coke is thoroughly burned, the door is removed and the coke is cooled by water thrown in from a hose, and is then drawn.

We have given above an analysis of what is regarded as the typical coal from this region, from the mines of the H. C. Frick Coke Com-

pany at Broad Ford, and also an analysis of a coke made in the laboratory. A sample of the coke made from these mines made in the ovens of the firm, analyzed by Mr. McCreath, gave the following results. The coke is exceedingly coherent and compact, with a silvery luster, and contains some slate:

Analysis of Broad Ford (Connellsville) Coke.

	Per Cent.
Water, .....	.030
Volatile matter, .....	.460
Fixed carbon,	89.576
Sulphur, .....	.821
Ash,	9.113
Total,	100.000

Mr. Platt, of the Pennsylvania Geological Survey, in his report on coke, takes this as the typical coke, "as being thoroughly burned and as well made as can be produced in the Connellsville basin." Probably the most thorough analyses of the coke from this region were made by Mr. J. Blodgett Britton, of Philadelphia. The result reached is given below. It is the average of a large number of analyses of all sorts of Connellsville coke, and cannot, therefore, be regarded as a fair analysis of good coke:

Average Analysis of Connellsville Coke (Britton).

	Per Cent.
Moisture, .....	.490
Ash,	11.332
Sulphur, .....	.693
Phosphoric acid, .....	.029
Carbon, by difference,	87.456
Total,	100.000

Mr. E. C. Pechin gives a typical verified analysis of Connellsville coke as follows:

Average Analysis of Connellsville Coke (Pechin).

	Per Cent.
Volatile matter,	1.296
Carbon, hydrogen and nitrogen,	89.147
Ash,	9.523
Water, .....	.032
Sulphur, .....	.084
Total,	100.082

Ash ignited:

	Per Cent.
Silica,	5.413
Alumina,	3.262
Sesquioxide of iron, .....	.479
Lime, .....	.243
Magnesia, .....	.007
Phosphoric acid, .....	.912
Potash and soda,	Traces.
Total,	100.316

In the following table will be found statistics of the manufacture of coke in the Connellsville district for the years 1880 to 1893:

Statistics of the manufacture of coke in the Connellsville region, Pennsylvania, 1880 to 1893.

YEARS.	Estab-lish-ments.	Ovens built.	Ovens build-ing.	Coal used.	Coke pro-duced.	Total value of coko at ovens.	Value of coke at ovens, per ton	Yield of coal in coke.
				Short tons.	Short tons.			Per cent.
1880,	67	7,211	731	3,367,856	2,205,946	\$3,948,643	\$1 79	65½
1881,	70	8,208	654	4,018,782	2,639,602	4,301,573	1 63	65½
1882,	72	9,283	592	4,628,736	3,043,394	4,473,789	1 47	65½
1883,	74	10,176	101	5,355,380	3,552,402	4,049,738	1 14	66½
1884,	76	10,543	200	4,829,054	3,132,105	3,607,078	1 13	66.1
1885,	68	10,471	48	4,683,831	3,096,012	3,776,388	1 22	66.1
1886,	36	11,324	1,895	6,305,460	4,180,521	5,701,086	1 36	66.3
1887,	73	11,923	98	6,182,846	4,146,989	7,437,669	1 79	67
1888,	38	12,818	1,320	7,191,708	4,955,553	5,884,081	1 19	69
1889,	29	14,458	490	8,832,371	5,980,428	7,974,633	1 34	67
1890,	28	15,865	30	9,748,449	6,464,156	12,557,370	1 94	66
1891,	33	17,551	0	7,083,705	4,760,665	8,903,454	1 87	67
1892,	31	17,309	0	9,389,549	6,329,452	11,598,407	1 83½	67.4
1893,	28	17,504	6	7,095,491	4,805,623	7,141,031	1 48½	67.7

Prices of Connellsville Coke.—The following table gives the ruling prices of blast furnace coke free on board at the ovens for the past thirteen years:

Monthly prices of Connellsville blast-furnace coke free on board at ovens.

MONTHS.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.
January,	\$1 50-\$1 75	\$1 70-\$1 80	\$1 15-\$1 20	\$1 00	\$1 10	\$1 20	\$1 50	\$1 75	\$1 25	\$1 75	\$1 90	\$1 90	\$1 90
February,	1 50-1 75	1 70-1 80	1 20-1 10	1 00	1 10	1 20	2 00	1 75	1 25	1 75	1 90	1 90	1 90
March,	1 50-1 75	1 70-1 75	1 05	1 06	1 10	1 20	2 00	1 50	1 25	2 15	1 90	1 90	1 90
April,	1 60-1 75	1 70-1 75	1 05	1 10	1 20	1 35	2 00	1 00	1 15	2 15	1 90	1 90	1 70
May,	1 60-1 65	1 65-1 70	95-1 05	1 10	1 20	1 35	2 00	1 00	1 10	2 15	1 90	1 80	1 60
June,	1 60-1 65	1 50-1 65	90	1 10	1 20	1 50	2 00	1 00	1 10	2 15	1 90	1 80	1 50
July,	1 50-1 60	1 35-1 50	90	1 10	1 20	1 50	2 00	1 00	1 10	2 15	1 90	1 75	1 45
August,	1 60	1 35	90	1 10	1 20	1 50	2 00	1 00	1 00	2 15	1 90	1 75	1 25
September,	1 60	1 35	1 00	1 10	1 20	1 50	2 00	1 00	1 25	2 15	1 85	1 75	1 20
October,	1 60-1 65	1 25-1 35	1 00	1 10	1 20	1 50	2 00	1 00	1 50	2 15	1 85	1 75	1 20
November,	1 60-1 65	1 25-1 35	1 00	1 10	1 20	1 50	2 00	1 25	1 75	2 15	1 80	1 75	1 10
December,	1 60-1 70	1 15-1 35	1 00	1 10	1 20	1 50	2 00	1 25	1 75	2 15	1 80	1 75	1 05

Greensburg District.—The Greensburg district includes only the ovens in the neighborhood of the town of that name on the Pennsylvania Railroad. The coal mined is from the Pittsburgh vein of the Upper Measures.

In the following table will be found statistics of the manufacture of coke in the Greensburg district for the years 1889 to 1893:

Statistics of the manufacture of coke in the Greensburg district, Pennsylvania, 1889 to 1893.

YEARS.	Estab-lish-ments.	Ovens built.	Ovens build-ing.	Coal used.	Coke pro-duced.	Total value of coke at ovens.	Value of coke at ovens per ton.	Yield of coal in coke.
				<i>Short tons.</i>	<i>Short tons.</i>			<i>Per cent.</i>
1889,	2	50	16	32,070	20,459	\$21,523	\$1.05	63.8
1890,	2	53	0	44,000	30,261	44,290	1.46	68.7
1891,	2	58	0	38,188	22,441	36,627	1.63	59.0
1892,	2	58	0	15,005	9,637	13,173	1.458	60.2
1893,	3	88	0	29,983	18,393	26,303	1.43	61.0

Irwin District.—In the Irwin district are included a number of ovens in the trough just east of Greensburg, in which are found the mines of the Penn and Westmoreland Gas-Coal Companies. The coke made in this district is chiefly for the utilization of slack from the coal mines which supply coal to the market. The coal is a little higher in bituminous matter than that mined in the Connellsville region, though it is mined from the Pittsburgh bed. The coke is an excellent fuel, containing, except in rare cases, little sulphur, and has a very low percentage of ash. The coal, as stated above, contains a large percentage of volatile matter and consequently the percentage of coke per ton of coal is less than in the Connellsville region. The largest works in this trough is that of the Carnegie Steel Company, Limited, situated near Larimer's station, on the Pennsylvania Railroad; washed slack, chiefly from the mines of the Westmoreland Coal Company and the Penn Gas-Coal Company, are used. The following is an average of three analyses of the Penn Gas-Coal Company's coal, made by Mr. A. S. McCreath, chemist of the Pennsylvania Geological Survey.

Analysis of Coal from the Irwin-Latrobe District (Penn Gas-Coal Company).

	Per Cent.
Water,	1.427
Volatile matter,	37.980
Fixed carbon,	54.598
Sulphur, . . . . .	.638
Ash,	5.357
Total,	100.000

From the Carnegie Steel Company, Limited, we have the following analyses of the slack, both washed and unwashed, and of the coke made from the same. It will be noted, on comparing the analysis of the unwashed slack with that of the coal above given, that the amounts of sulphur and ash are both very much higher in the unwashed slack than in the coal, while the volatile matter is somewhat lower. By washing, the slack is made to very nearly equal in purity and contents the unwashed coal.

Analyses of washed and unwashed slack and coke from the same (Irwin Latrobe) district.

	SLACK.		Coke.
	Unwashed coal.	Washed coal.	
	Per cent.	Per cent.	Per cent.
Fixed carbon,	56.57	54.88	88.240
Volatile matter,	31.68	38.13	1.384
Ash,	11.08	6.98	9.414
Sulphur,	1.26	.96	.962
	100.59	100.95	100.000

In the following table will be found statistics of the manufacture of coke in the Irwin district for the years 1889 to 1893:

Statistics of the manufacture of coke in the Irwin district, Pennsylvania, 1889 to 1893, inclusive.

YEARS.	Estab-lish-ments.	Ovens built.	Ovens build-ing.	Coal used.	Coke pro-duced.	Total value of coke at ovens.	Value of coke at ovens, per ton.	Yield of coal in coke.
				Short tons.	Short tons.			Per cent.
1889,	4	696	0	373,913	243,448	\$351,304	\$1.44	65
1890,	4	661	0	270,476	172,329	256,458	1.488	63.7
1891,	4	696	0	323,099	197,082	266,061	1.35	61
1892,	4	696	0	325,193	202,809	234,029	1.40	61.8
1893,	5	725	0	238,832	150,463	195,609	1.30	63

Pittsburgh District.—Practically all the coal used in this district in coking is slack from the several pools of the Monongahela river, which is brought to Pittsburgh by barges. In this district, however, are included some of the coke works in Washington county, which operate to use the slack produced. The Pittsburgh seam of coal at Pittsburgh does not make a good coke. It contains too much volatile matter and is too porous and spongy. Though a large quantity of coke is made in this district, 216,268 tons in 1893, the industry is only of importance as a means of consuming what would otherwise be a waste product.

In the following table will be found statistics of the manufacture of coke in the Pittsburgh district for the years 1880 to 1893:

Statistics of the manufacture of coke in the Pittsburg district, Pennsylvania, 1880 to 1893.

YEARS.	Estab-lish-ments.	Ovens built.	Ovens build-ing.	Coal used.	Coke pro-duced.	Value of coke at ovens per ton.	Total value of coke at ovens.	Yield of coal in coke.
				Short tons.	Short tons.			Percent.
1880.	21	534	0	194,393	105,974	\$2.40	\$254,500	55
1881.	21	538	0	178,509	96,310	2.15	206,965	54
1882.	21	557	0	114,956	64,779	2.07	134,378	61
1883.	20	542	0	119,310	66,820	1.89	126,020	56
1884.	20	535	0	97,367	53,857	1.87	99,911	55
1885.	17	416	4	91,101	46,960	1.55	72,509	51.5
1886.	18	730	0	228,874	138,646	1.78	221,617	60.6
1887.	20	880	235	366,184	177,097	1.88	315,546	48.4
1888.	22	980	0	428,899	264,156	1.33	350,818	62
1889.	17	600	21	253,571	141,324	2.00	285,402	60.5
1890.	14	541	0	149,250	93,984	1.82	171,465	63
1891.	15	590	11	154,054	94,160	2.14	201,458	61
1892.	15	725	261	292,357	176,365	2.13	376,613	60.3
1893.	10	885	0	357,400	216,268	2.03	438,801	60.5

Reynoldsville-Walston District.—This is one of the most important coke producing districts in the United States, its production in 1893 being 339,314 tons, the largest of any district in Pennsylvania except the Connellsville, and only excelled in its production by the states of Pennsylvania, Alabama, West Virginia and Colorado. Its production was within about 30,000 tons of the production of Colorado.

This district includes all the ovens on the Rochester and Pittsburgh Railroad, as well as those on the Low Grade division of the Allegheny Valley Railroad. The most important operation in this district is that of the Rochester and Pittsburgh Coal and Iron Company, whose works are situated in the Punxsutawney coal field in Jefferson county. The coal used is from the Lower Freeport bed, which, in the mines of this company, is 6 feet thick, without slate partings, and displaying unusual coking qualities. Unlike much of the coke made in this district, the coal is not washed, but coked in its natural state, as is the Connellsville. The water used in drenching the coke as it comes from the ovens is from two wells, 300 feet deep, sunk near the ovens.

The Walston coke is claimed to possess the characteristics of a good coke in an eminent degree, having a bright silvery luster (indicating freedom from sulphur); a resonant, metallic ring when struck (indicating hardness); an open cellular structure, without sacrifice of weight, which facilitates its impregnation with the furnace gases; hardness and tenacity, sustaining without crushing the blast and heavy burden of a high furnace stack, and a composition as dry and as free as possible from impurities, and especially from phosphorous. To what extent it has these characteristics will be evident from the following tables which show the results of some physical tests of the

coke, and also its chemical composition. The physical tests were made by Mr. John Fulton, mechanical engineer, of Johnstown, and the chemical analyses by Mr. A. S. McCreath and Mr. T. T. Morrell. The samples of Walston coke tested were both 48-hour and 72-hour.

Tests of seventy-two hour Walston (Foundry) Coke—Physical analysis.

LOCALITY.	GRAMS IN ONE CUBIC INCH.		POUNDS IN ONE CUBIC FOOT.		PERCENTAGE		Compressive strength per cubic inch & ultimate strength.	Height of furnace charge supported without crushing.	Order in cellular space.	Hardness.	Specific gravity.
	Dry.	Wet.	Dry.	Wet.	Coke.	Cells.					
Standard coke, Connells-ville,	12.46	20.25	47.47	77.15	61.53	38.47	284	114	1	3.5	1.500
Walston coke,	16.63	23.4	63.36	89.15	71.07	28.93	270	109	1	3.7	1.900

Chemical analysis.

LOCALITY.	Fixed carbon.	Moisture.	Ash.	Sulphur.	Phosphorus.	Volatile matter.
Standard coke, Connellsville,	87.46	0.49	11.32	0.69	0.029	0.011
Walston coke (A. S. McCreath, 72 hour coke),	88.476	.148	9.731	.951	.008	.692

Coke analysis.

	No. 1.	No. 2.	No. 3.
	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
Water,	0.064	0.234	0.145
Volatile matter, . . . . .	.794	.552	.761
Fixed carbon,	88.293	88.869	88.266
Sulphur,	1.017	1.012	.826
Ash,	9.832	9.333	10.032
Totals,	100.060	100.000	100.000
Phosphorus, . . . . .		.0085	.008

Walston Coal.

	Per Cent.
Water,	0.983
Volatile matter,	30.933
Fixed carbon,	60.916
Sulphur,	1.063
Ash,	6.105
Total,	100.000
Phosphorus,	0.0065

Regarding this coke, Mr. Fulton states: "These tests show a compact, hard-bodied coke, harder than the average Connellsville standard. This coke has been carefully prepared and cannot be distinguished from Connellsville coke. The cells are a little less than the Connellsville, but the difference is not large enough to induce any marked change in blast furnaces. It will prove an excellent fuel for this and kindred uses."

The most important operation along the line of the Low Grade division of the Allegheny Valley Railroad is that of Bell, Lewis & Yates. The Lower Freeport seam is used. The following is an analysis of coke from the DuBois works of this firm.

Analysis of DuBois (Pennsylvania) Coke.

	Per Cent.
Fixed carbon,	87.294
Volatile matter, .....	.804
Water, .....	.096
Ash,	10.624
Sulphur,	1.182
<hr/>	
Total,	100.000
Phosphorus, .....	.011
<hr/>	

The following are analyses of coal and coke made at Fairmount City, on the Low Grade division:

Analyses of coal and coke from Fairmount City, Pennsylvania.

	Unwashed slack.	Washed slack.	Coke.
	Per cent.	Per cent.	Per cent.
Fixed carbon,	51.397	54.223	85.777
Volatile matter,	35.130	35.825	.623
Ash,	10.225	7.340	11.463
Sulphur,	1.988	1.312	2.107
Water,	1.260	1.300	.300
	100.000	99.900	100.270

The coke is hard, bright, silvery, of rather an open structure, with small masses of slate included, takes the blast easily, and has a good reputation for both foundry and blast furnace use.

In the following table are given the statistics of the manufacture of coke in the Reynoldsville-Walston district for the years 1880 to 1893:

*Statistics of the manufacture of coke in the Reynoldsville-Walston district,
Pennsylvania, 1880 to 1893.*

YEARS.	Estab- lish- ments.	Ovens built.	Ovens build- ing.	Coal used.	Coke pro- duced.	Total value of coke at ovens.	Value of coke at ovens, per ton.	Yield of coal in coke.
				<i>Short tons.</i>	<i>Short tons.</i>			<i>Per cent.</i>
1880,	3	117	0	45,055	28,090	\$46,359	\$1.65	62
1881,	4	125	2	99,489	44,260	80,385	1.85	44
1882,	5	177	0	87,314	44,709	80,339	1.80	51
1883,	6	259	0	76,580	57,044	65,584	1.77	48
1884,	7	321	0	159,151	78,646	113,155	1.44	49
1885,	8	600	143	183,806	114,409	153,795	1.345	62
1886,	9	783	500	271,037	161,828	217,834	1.35	59.7
1887,	11	1,492	134	507,320	316,107	592,728	1.88	62.3
1888,	9	1,636	100	404,345	253,662	320,203	1.26	62.7
1889,	8	1,747	0	514,461	313,011	436,857	1.395	60.8
1890,	8	1,737	0	652,966	406,184	771,996	1.90	62
1891,	7	1,747	0	769,160	470,479	744,038	1.58	61
1892,	8	1,734	0	683,559	425,250	743,227	1.75	62.2
1893,	8	1,755	0	562,023	359,314	586,212	1.728	60.4

Upper Connellsville District.—As has already been stated, this region is an extension northwardly of the trough in which the Connellsville district proper is situated. The coal differs somewhat from that found in the lower part of the basin. It is usually washed before coking, but makes a hard, firm, condensed coke. The coal used is all from the Pittsburgh seam.

The following analysis was made by Mr. A. S. McCreath of coke produced by the Alexandria Coal Company of Unity township, Westmoreland county, Pennsylvania, in this district.

Analysis of Coke from the Upper Connellsville District, Pennsylvania.

	Per Cent.
Water, . . . . .	.033
Volatile matter, . . . . .	.713
Fixed carbon,	88.274
Sulphur, . . . . .	.880
Ash,	10.100
Total,	100.00

Total, 100.00

The following analyses of coal and coke from near Blairsville are furnished by the Isabella Furnace Company:

Analyses of Coketon, Pennsylvania, Coal.

	Top of vein.	Bottom of vein.
	<i>Per cent.</i>	<i>Per cent.</i>
Bituminous matter,	25.52	18.18
Fixed carbon,	70.31	60.57
Ash,	3.54	20.08
Sulphur, . . . . .	.23	1.17
	100.00	100.00

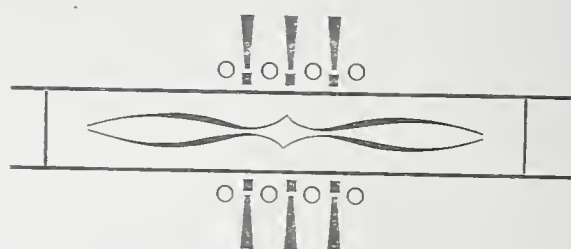
Analyses of Coketon, Pennsylvania, Coke.

	Unwashed.	WASHED.	
		No. 1.	No. 2.
	Per cent.	Per cent.	Per cent.
Moisture and volatile matter,	1.26	89.15	83.93
Fixed carbon,	86.58	9.65	14.80
Ash,	10.67	1.20	1.27
Sulphur,	1.49		
	100.00	100.00	100.00
Silica in ash.		4.67	6.12

In the following tables are given the statistics of the manufacture of coke in the Upper Connellsville district for the years 1880 to 1893:

Statistics of the manufacture of coke in the Upper Connellsville district, 1880 to 1893.

YEARS.	Estab-lish-ments	Ovens built.	Ovens build-ing.	Coal used.	Coke pro-duced.	Value of coke at ovens, per ton.	Total value of coke at ovens.	Yield of coal in coke.
				Short tons.	Short tons.			Per ct.
1880,	8	757	0	319,927	229,433	\$1.73	\$397,945	59
1881,	10	986	0	588,424	343,728	1.60	548,362	58
1882,	11	1,118	0	650,174	375,918	1.43	536,503	58
1883,	11	1,118	0	668,882	389,053	1.08	422,174	58
1884,	11	1,118	0	496,894	294,477	1.06	311,665	59
1885,	11	1,168	40	555,735	319,297	1.08	346,168	57
1886,	12	1,337	29	691,331	442,968	1.29	572,073	64.1
1887,	16	1,442	87	717,274	470,233	1.79	840,144	65.6
1888,	16	1,977	0	657,966	441,966	1.40	617,189	68
1889,	13	1,568	80	635,220	417,263	1.46	609,828	65.6
1890,	14	1,569	28	889,277	577,246	1.746	1,008,102	64.9
1891,	14	1,724	0	1,000,184	649,316	1.71	1,111,056	65
1892,	14	1,843	0	706,171	451,975	1.53	691,323	64
1893,	14	1,843	0	499,809	320,793	1.39	447,090	64



STATISTICS RELATING TO MANUFACTURING IN PENNSYLVANIA.

Within two years there has been an extraordinary change in the conditions of production, especially of manufactured products, in the United States. It is true that while previous production was very active, profits, except in particular instances, were small. In the general downward course of prices which has been going on for many years, the price of labor has not fallen in proportion. It has, therefore, taken a constantly increasing share of the sum obtained for the product, leaving a smaller margin of profit for the manufacturer. Until within two years, however, he has continued fairly prosperous. At all events, he has been able to keep his plant in full operation and thereby give employment to the largest number of persons. But this condition of things at present does not exist. Even the most favored producers, as the tables presented herewith clearly show, have operated their plants for shorter periods and with a smaller number of men, thereby producing a much smaller quantity.

In the early days of the world, when each one supplied nearly all his wants by his own efforts, such a condition of things as now exists would have been impossible, for he was quite independent of every other, and cared but little for his neighbor. One of the striking features of modern society is the dependence of each person on others for most of the things desired. Instead of living an isolated life and satisfying nearly every want by direct effort, every member of society seeks to produce only one or at most a few things and to exchange these for other things, either directly or through intermediate agents. By doing so he can not only supply his own wants more perfectly than he could directly, but he is also able to produce with much greater efficiency than would be possible if his energies were more widely diversified. In other words, by concentrating them, he becomes more skillful and can produce a great deal more, and therefore becomes the possessor of larger means wherewith to satisfy more wants and more abundantly than would be possible if he sought to produce everything directly himself. Thus regarded, every member of society is a link—a necessary part of the whole. He is dependent on others, while they, in like manner are dependent upon him. Thus, he lives a life of unconscious dependence on others, which is one of the most marked char-

acteristics between ancient and modern society. Every one knows that he can obtain bread, meat and clothing and all the other necessities of life on one condition, namely, that he can offer something in exchange for them. Moreover, he is equally sure that the thing he can best produce is also desired by others just as much as he desires whatever they produce, and thus the dependence and ability to procure becomes complete.

When society, therefore, is thus adjusted, and all the wants and supplies are essentially equal—when all can sell whatever they produce and obtain whatever they desire—all are reasonably content. But every now and then a misadjustment occurs. Either there is an over-production or lack of supply, and then the whole machinery of modern society becomes disarranged and the most serious results are experienced. Moreover, the machinery of production and supply is of so fine a character that only slight causes at times are needful to produce wide spreading and ill effects. The causes that give rise to these misadjustments are various. Much has been said concerning the causes that have produced the present state of things. The one fact that is clear to all, is that a grave misadjustment now exists, and of course the desire of every well wisher of society is to find a speedy remedy.

The perfect relation of supply to demand can be broken by a slight event, and when this happens the consequences may be, and often are, very serious. For example, if there is a slight over-production of wheat, even of a few millions of bushels, the price may be greatly lessened throughout the country and the world. And the reason is obvious. Every farmer is desirous of selling; each competes with every other in the world's markets, and, therefore, a small excess in supply is enough to diminish the price of the whole to a very great degree.

There are times when the opposite condition prevails; when the demand is much greater than the supply. Of course, this leads to a rise in prices, as each is desirous of obtaining a satisfaction of his wants. The truly prosperous condition of society is that in which the supply readily adjusts itself to the demand. When prices are declining, as everyone knows, all producers lose heart, as well as money, and there is a general disinclination to do anything. On the other hand, when prices are advancing, production is greatly stimulated, and profits, of course, are greater.

For a considerable period, prices have been declining. In iron manufactures this decline has been nearly 30 per cent. within the last eighteen months. Of course, no iron manufacturer would think of enlarging his works, but rather of producing only the smallest possible quantity through fear of encountering a still heavier loss. What hope or stimulus can there be in producing when the manufacturer feels

that at the time of buying his wool, cotton or other raw material, its price will decline so much before transforming it into some kind of manufactured product and selling it, that he is likely to be a loser? This is the condition of manufacturers throughout our country to-day. Those who are not losing are the exceptions. Before the great majority can transform their raw materials into finished products and sell them, the discovery is made that they cannot get as much for them as they supposed they could when buying their raw materials.

Again, another cause of diminished profits is the inability to employ most of the plants to their full capacity. It may be that at the prices received there would be a small profit if production was greater, but a smaller quantity cannot be produced with the same economy. For a considerable period, in consequence of diminished profits on the things produced, manufacturers have sought to maintain their aggregate profits by increasing the volume of their product. In many of these cases the margin of profit has been very small. The reduction, therefore, in quantity, the capital invested remaining the same, and the possibility of introducing new economies continuing unchanged, have resulted in a positive loss. This is the present condition with many manufacturers. The low prices, coupled with a diminished output, which has the effect of increasing the cost of production so that almost everywhere it is carried on at a loss, causes the producer at the present time, to consider himself as exceptionally fortunate if he sells his products for their cost of production.

One of the most noteworthy effects of such a decline in production is either a lessening in the hours of labor or the closing of many places of industry. Both consequences, in truth, are experienced everywhere. This is a very serious thing to all classes. Suppose production has fallen off ten per cent.—what does it mean? If previously the supply and demand had been fairly well adjusted, this means that ten per cent. of the laborers of the country are at present not required, or not employed; but if they are not, then their power to purchase and consume is gone, except so far as they may have saved something in more prosperous times, on which they can live during a season like the present. Many of them, either through adverse circumstances, or for other reasons, have accumulated nothing, and therefore can purchase but little, and must depend, to a large extent, on the kindness of friends or the charity of the public. Greatly restricted as production has become in some cases, it doubtless would be still more so were it not for the desire on the part of manufacturers to give their employes something to do, even if not making a cent, or are running, perhaps at a loss. If the effect of this decline is a serious one to the working classes, so is it to those whose capital is invested in these enterprises. All prosperity and life are checked; all material pro-

gress comes to an end. The modes of production become greatly impaired or destroyed, and the people in manifold ways suffer during such a period of depression.

What are the causes of this strange condition of things? One of the causes most frequently mentioned is the impending change in the taxation of imported products. While we have no intention or purpose of discussing any cause at length, it may be remarked that the prosperity of all production depends to some degree on the laws of the country under which it exists. The laws taxing foreign products may, of course, be very powerful in determining the courses and prosperity of producing, generally, but we should not lose sight of the fact that generally, the laws of a country, beside those relating directly to the taxation of products, have some influence. For example, suppose the laws relating to the collecting of debts are of a loose and unsatisfactory character and are rarely enforced. Such a condition of things has a direct effect on the progress or welfare of the state wherein such laws exist. Merchants, for example are not willing to sell their goods to persons residing in a state, whose laws are manifestly made and administered to deprive the creditor of his rights. Suppose the laws in a state relating to the foreclosure of land were clearly in favor of the borrower and these, even, were poorly enforced. The direct consequence would be, that lenders of money would be unwilling to lend anything to persons residing in such a state. Therefore, it may be truly said that all the laws of a country affect its production, as well as prices and profits. The line must depend on varying conditions. How far protective changes in the tariff may have affected prices and the general prosperity of the country will not be considered here; but that they have, to some degree, caused the present state of things, no one will deny. The most impressive fact, which even the dullest ought to be able to see, is that when demand and supply have become adjusted, every government should be slow to introduce a policy which is likely to cause a misadjustment, unless it is sure that the gain to the people in the end will more than off-set all the intervening loss.

Before presenting the following table, showing the changes that have occurred in production in this State during the years 1892 and 1893, some explanations may be made. Returns were collected from 424 establishments engaged in making iron, steel, textile fabrics, glass and other products. For the purpose of tabulation these have been divided into seven classes—iron and steel, carpets, woolen, cotton, glass, hosiery and miscellaneous. Though more returns were collected from the iron and steel plants than from any other class, it is believed that the returns from the carpet, cotton, woolen, glass and hosiery manufacturers are sufficient to give a correct conception of the changes that have occurred during the interval covered by this

inquiry. Not every plant was visited, and some that were visited declined to give the information requested. It ought to be said, however, that in most cases they were quite ready to give this information, although, especially in the larger plants, the inquiry involved considerable labor. It should also be added that these returns are from every part of the State. There are more relating to iron and steel and the closely allied industries from the vicinity of Pittsburgh than from any other place in the State, yet returns are also included from Philadelphia, Scranton, York and many other places.

Every effort has been made to obtain a fair representation, and it is believed that if a more complete inquiry had been made the figures would have shown essentially the same conditions.

The first portion of the table specifies the general character of the industry, and the number of employes and their increase or decrease. It may be noted that in a few cases there was a larger number of employes in 1893 than in 1892. As the decrease was very general, it may be asked, what caused the exceptions? The answer is very simple. During 1892, and especially the first portion of the year, the times were prosperous and many plants were enlarged, and consequently, in 1893 they employed more operatives than during the previous year; though doubtless only in a very few of these cases was the entire plant in operation. When business is fairly good an increase or development of this kind always occurs. Not only are new plants erected, but old ones are enlarged, thus giving employment to a larger number of persons.

Another cause, however, may be mentioned concerning the number employed. In a few cases in which plants were not enlarged, more men were employed and production was increased without much, if any, regard to profit, partly, perhaps, to give employment to the largest number of persons and partly to destroy weaker competitors; and also because their facilities were superior for producing at less cost than others. In some lines of the iron and steel industry, like nails, for example, competition has been very keen for a number of years, and every now and then a war has been waged on the part of the stronger and better equipped plants with a view of driving the weaker concerns from business. The simple method of doing this is to sell the product at a price which was unremunerative to the concerns which could not produce so cheaply, perhaps even at a price which was below cost to any plant. This is an old method of destroying competition and has been felt in some quarters during the existing depression. Some concerns, equipped with the best modern appliances, and possessing abundant capital, believed that they were strong enough to continue production on these conditions. In some cases, too, they had orders that had not been filled, and this explains their activity during 1893. Therefore, it may be said that all these

cases of an increase in 1893 are exceptional, save in those cases in which the increase was the result of the enlargement of the plant.

The increase and decrease in the average number of employes, as well as the percentage of increase and decrease, are simply deductions drawn from the average number employed.

The next column contains the aggregate amount of wages paid by each plant in 1892 and 1893. This shows a very considerable diminution for 1893. The diminution is the result of a reduction in the number of employes, the number of days they were employed, and the rate of wages paid to them. In a few cases, however, there was a larger number employed, as we have already explained, and the aggregate amount of wages paid to them in some of these cases was larger than for 1892. In one case, however, of a large increase in 1893, the plant was inactive during a large part of the previous year. Had the plant been in ordinary operation in 1892, the relative decline in the number of men employed and the aggregate amount of wages paid and the value of the product, would have been much greater. The individual remuneration was smaller than that received during the previous year, and would have been still smaller had not the men who were paid the lowest wages, usually been first discharged. An effort was made to obtain statistics of the number of days in operation of the various plants, but these varied so much in length that a tabulation without the length of the day in each case would be misleading. In general, it may be remarked, that not only were a smaller number of persons employed in 1893, but the plants very generally were operated for fewer and shorter days than during 1892. In not a few cases, they were operated for portions of the day only.

The next columns are deductions of the increase and decrease in the aggregate of wages paid in amount and percentages.

The next column contains the value of the product for 1892 and 1893. Of course, it is not an easy thing to give the exact value of the product of a plant. The method of determining its value suggested by the Bureau was to ascertain the quantity produced each year, and to apply the average prices which prevailed each year.

The reduction, it will be seen, in the value, is very large. This is because there has not only been a reduction in quantity, but also in quality and in price. All of these factors have combined to reduce the value of the product of almost every plant. The decline in prices has a very marked tendency to produce an inferior quality of goods. To escape loss, the manufacturer has often sought to cheapen his product in every possible manner, and the complaint has become general of a decline in quality, not only in iron and steel goods, but in textile and every other. Thus, all of the causes above mentioned have contributed to the same

result, namely, a large decline in the value of the output, which, of course, has diminished the profits and in many cases resulted in a positive loss.

The following is a summary of the information obtained from the 424 plants concerning the number of persons employed, the amount of wages paid to them, and the value of the product for the years 1892 and 1893.

	1892.	1893.
Average number of employes,	155,299	135,165
Percentage of decrease, 12 24-25.		
Aggregate amount of wages paid, .	\$75,309,420 00	\$62,744,163 00
Decrease in the aggregate of wages paid, \$12,565,257.00.		
Percentage of decrease, 16 17-22.		
Percentage of decrease per capita, 04 $\frac{1}{3}$.		
	1892.	1893.
Value of the product,	\$300,367,697 00	\$245,282,619 00
Percentage of decrease, 18 $\frac{1}{3}$.		

It will be noticed that the percentage of decrease in the per capita compensation of employes is much less than the percentage of decrease in the number of employes, or in the aggregate amount of compensation. The principal explanation is, when a firm begins to economize on the number of employes, it generally drops from the roll the common laborers first, the effect of which is to keep up the average per capita compensation, unless there is a radical change in the rate of compensation.

Statistics Relating to Manufacturing

Character of Industry.	Employees.					Wages.			
	Average number of em- ployees.	Increase in average num- ber of employees.	Decrease in average num- ber of employees.	Percentage of increase in number of employees.	Percentage of decrease in number of employees.	Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Cotton Goods.</i>									
Cotton Goods.	228	218	0	0	.02	\$50,774	\$48,972		\$1,802
Cotton Goods.	52	74	2	5	.09	32,284	25,957		16,327
Cotton Goods.	40	30	20	50		13,000	4,000		14,000
Cotton Goods.	54	54				42,880	18,055		24,825
Cotton Yarns.	124	92	32	25		45,175	28,458		16,717
Cotton Goods.	271	515	44	16		86,767	108,200	\$21,433	
Cotton Goods.	12	6	5	.47		46,180	19,000		27,180
Cotton Damask.	156	89	117	.75		60,000	12,500		47,500
Cotton Spinning.	90	105	15	.15		55,564	55,997	2,433	
Cotton Weaving.	182	182				89,045	69,065		10,980
Cotton Goods.	301	500				260,000	130,000		130,000
Cotton Yarns.	55	55				25,800	20,000		5,800
Cotton Yarns.	24	24				5,900	7,400		1,500
Cotton Yarns.	100	100				20,000	1,500		18,500
Cotton Yarns.	100	100				30,000	25,000		5,000
Cotton Yarns. &c.	281	223	6	.02		83,000	51,500		1,500
Cotton Yarns. Spin- ning.	110	81	29	.26		30,730	18,825		11,905
Cotton Fine Yarns and Twines.	655	419	72	.15		104,534	78,568		25,966
Cotton Goods.	65	60	5	.07		26,000	25,000		1,000
Cotton Manufac- tures.	150	150				50,000	25,000		25,000
Cotton Yarns.	51	42	9	.17		14,501	11,826		2,675
Cotton.	796	728	58	.07		284,000	246,000		18,000
Total.	2,922	3,558	654	.09		\$1,419,435	\$1,048,853		\$370,582
<i>Woolen Goods.</i>									
Worsted and Woolen Yarn.	264	250	8	.03		\$92,015	\$75,886		\$16,129
Woolen Blankets.	40	38	2	.05		35,000	102,000	\$7,000	
Woolen Cassimeres.	68	78	7	.09		25,500	25,400		2,100
Woolen Goods.	168	150	12	.08		65,867	53,741		10,726
Worsted Goods.	700	300	500	.71		150,000	40,000		110,000
Woolen Fabrics.	275	247	28	.10		96,502	53,619		10,883
Woolen Fabrics.	280	280				92,000	45,000		47,000
Woolen Cloth.	100	100				25,000	17,000		8,000

in Pennsylvania.

Wages.								Product.						
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.	
1898.	1893.	1893.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	
. . .	.03½	\$228	\$224	. . .	4	. . .	.01½	\$145,704	\$143,860	. . . .		\$1,844	. . .	.01½
. . .	.33½	479	351	. . .	128	. . .	.26½	143,078	91,750	. . . . .		51,328	. . .	.36
. . .	.77½	450	200	. . .	250	. . .	.55½	50,000	12,000	. . . . .		38,000	. . .	.76
. . .	.57½	504	215	. . .	289	. . .	.57½	180,000	80,000	. . . . .		100,000	. . .	.55½
. . .	.37	364	306	. . .	58	. . .	.16	249,399	149,357	. . . . .		100,042	. . .	.40
.24½	. . .	320	343	\$23	. . .	.07½	. . .	272,500	303,000	\$30,500	. . . . .	.11½	. . .	. . .
. . .	.58½	375	292	. . .	83	. . .	.22½	250,000	160,000	. . . . .		90,000	. . .	.36
. . .	.79	384	320	. . .	64	. . .	.16½	144,000	31,050	. . . . .		112,950	. . .	.78½
.07½	. . .	373	342	. . .	31	. . .	.08½	283,000	289,000	6,000	. . . . .	.02½	. . .	. . .
. . .	.13½	439	379	. . .	60	. . .	.13½	275,000	200,000	. . . . .		75,000	. . .	.27½
. . .	.50	520	260	. . .	260	. . .	.50	520,000	224,000	. . . . .		296,000	. . .	.56½
. . .	.10½	464	418	. . .	46	. . .	.10	226,500	175,500	. . . . .		51,000	. . .	.22½
. . .	.16½	371	308	. . .	63	. . .	.17	55,800	41,000	. . . . .		14,800	. . .	.26½
. . .	.92½	200	15	. . .	185	. . .	.92½	175,600	12,000	. . . . .		163,600	. . .	.93½
. . .	.16½	300	250	. . .	50	. . .	.16½	150,000	125,000	. . . . .		25,000	. . .	.16½
. . .	.01½	359	362	3	. . .	.008½	. . .	300,000	275,000	. . . . .		25,000	. . .	.08½
. . .	.42	279	231	. . .	48	. . .	.17½	163,940	75,840	. . . . .		88,100	. . .	.53½
. . .	.24½	271	251	. . .	20	. . .	.07½	357,800	252,500	. . . . .		105,300	. . .	.29½
. . .	.03½	400	416	16	. . .	.04	. . .	100,000	95,000	. . . . .		5,000	. . .	.05
. . .	.50	333	166	. . .	167	. . .	.50	190,000	90,000	. . . . .		100,000	. . .	.52½
. . .	.18½	284	281	. . .	3	. . .	.01	67,954	50,534	. . . . .		17,420	. . .	.25½
. . .	.07½	332	333	1	. . .	.003	. . .	980,000	750,000	. . . . .		230,000	. . .	.23½
. . .	.26½	360	291	. . .	69	. . .	.19½	\$5,280,275	\$3,626,391	. . . . .		\$1,653,884	. . .	.31½
. . .	.17½	313	268	. . .	51	. . .	.16½	\$699,724	\$523,835	. . . . .		\$175,889	. . .	.25
.07½	. . .	237	268	31	. . .	.13	. . .	63,075	63,672	597	. . . . .	.009½	. . .	. . .
. . .	.08½	346	344	. . .	2	. . .	.006	235,077	197,055	. . . . .		38,022	. . .	.16½
. . .	.16½	391	354	. . .	37	. . .	.09½	281,703	219,249	. . . . .		62,454	. . .	.22
. . .	.73½	214	200	. . .	14	. . .	.06½	1,250,000	330,000	. . . . .		920,000	. . .	.73½
. . .	.11½	351	346	. . .	5	. . .	.01½	527,000	445,000	. . . . .		82,000	. . .	.15½
. . .	.50	354	177	. . .	177	. . .	.50	275,000	92,000	. . . . .		183,000	. . .	.66½
. . .	.32	250	170	. . .	80	. . .	.32	151,000	117,000	. . . . .		34,000	. . .	.22½

Statistics Relating to Manufacturing

Character of In- dustry.	Employees.						Wages.			
	Average number of em- ployes.		Increase in average num- ber of employes.		Decrease in average num- ber of employes.		Percentage of increase in number of employes.		Percentage of decrease in number of employes.	
	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Woolen Goods--Con- cluded.</i>										
Woolen Goods, . . .	95	175	80	. . .	.84	. . .	\$39,224	\$40,594	\$1,370	. . . . .
Worsted Yarns, . . .	94	160	66	. . .	.70½	. . .	29,000	36,000	7,000	. . . . .
Worsted Yarns, . . .	127	108	. . .	19	. . .	.15	69,965	55,954	. . . . .	\$14,011
Worsted Goods, . . .	105	62	. . .	43	. . .	.41	28,000	11,000	. . . . .	17,000
Woolen Yarns, . . .	100	100	. . .	. . .	. . .	. . .	35,312	26,417	. . . . .	8,895
Woolen Yarns, . . .	90	60	. . .	30	. . .	.33½	32,369	22,487	. . . . .	9,882
Woolen Goods, . . .	250	250	. . .	. . .	. . .	. . .	108,000	82,500	. . . . .	25,500
Woolen and Merino Yarns,	55	50	. . .	5	. . .	.09½	15,062	9,748	. . . . .	5,314
Woolen Goods, . . .	200	175	. . .	25	. . .	.12½	61,555	50,132	. . . . .	11,423
Woolen Yarns, . . .	90	70	. . .	20	. . .	.22½	50,000	24,000	. . . . .	6,000
Worsted Yarns, . . .	150	150	. . .	. . .	. . .	. . .	47,953	31,325	. . . . .	16,628
Worsted Yarns, . . .	67	137	70	. . .	.104½	. . .	22,378	26,336	3,958	. . . . .
Worsted and Woolen Goods,	150	50	. . .	100	. . .	.66½	50,000	20,000	. . . . .	30,000
Worsted Yarns, . . .	475	230	. . .	245	. . .	.51½	105,000	53,000	. . . . .	52,000
Worsted and Woolen Goods,	256	224	. . .	32	. . .	.12½	111,858	94,561	. . . . .	17,297
Worsted and Woolen Goods,	753	680	. . .	73	. . .	.09½	324,170	253,297	. . . . .	70,873
Woolen Goods; . . .	55	65	10	. . .	.18½	. . .	30,000	19,000	. . . . .	11,000
Woolen and Merino Yarns,	78	60	. . .	18	. . .	.23	34,976	30,088	. . . . .	4,888
Woolen and Worsted Goods,	300	375	75	. . .	.25	. . .	122,946	118,196	. . . . .	4,750
Total.	5,390	4,537	. . .	853	. . .	.15½	\$1,937,652	\$1,447,681	. . . . .	\$489,971
<i>Carpets.</i>										
Ingrain Carpets, . .	150	120	. . .	30	. . .	.20	\$65,000	\$48,750	. . . . .	\$16,250
Carpets,	180	160	. . .	20	. . .	.11	84,570	73,190	. . . . .	11,380
Ingrain Carpets, . .	102	80	. . .	22	. . .	.21½	43,566	28,898	. . . . .	14,668
Carpets,	175	100	. . .	75	. . .	.43	66,370	54,255	. . . . .	12,115
Carpets,	140	100	. . .	40	. . .	.28	53,000	34,000	. . . . .	19,000
Carpets,	300	200	. . .	100	. . .	.33½	117,000	93,900	. . . . .	23,100
Carpets,	400	400	. . .	. . .	. . .	. . .	155,053	118,372	. . . . .	36,681
Carpets, Rugs, &c., .	22	22	. . .	. . .	. . .	. . .	10,043	9,577	. . . . .	466
Carpets,	225	200	. . .	25	. . .	.11	120,502	80,928	. . . . .	39,574

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of Increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
.03½	...	\$413	\$232	...	\$181	...	.43½	\$180,308	\$205,300	\$24,992	...	.13½	...
.24½	...	308	225	...	83	...	.27	288,000	295,000	7,000	...	.02½	...
...	.20	551	518	...	33	...	.06	149,447	110,584	...	\$38,865	...	.26
...	.60½	266	177	...	89	...	.33½	174,000	71,500	...	102,500	...	.59
...	.54½	353	264	...	89	...	.22½	534,295	322,063	...	212,232	...	.39½
...	.30½	359	374	\$15	...	.04	...	241,190	151,445	...	89,744	...	.57½
...	.23½	452	330	...	102	...	.23½	396,000	297,000	...	99,000	...	.25
...	.35½	274	195	...	79	...	.28½	105,300	66,460	...	38,840	...	.37
...	.18½	305	286	...	19	...	.06½	251,611	195,843	...	55,768	...	.22½
...	.20	333	342	9	...	.02½	...	180,923	109,037	...	71,886	...	.39½
...	.34½	319	208	...	111	...	.34½	598,933	198,268	...	200,665	...	.50½
...	.17½	334	192	...	142	...	.42½	110,000	140,000	30,000	...	.27½	...
...	.60	333	400	67	...	.20½	...	400,000	150,000	...	250,000	...	.62½
...	.49½	221	230	9	...	.04	...	704,000	352,658	...	351,342	...	.50
...	.15½	437	422	...	15	...	.03½	719,225	532,532	...	186,693	...	.26
...	.21½	430	372	...	58	...	.15½	1,789,839	1,293,035	...	496,804	...	.27½
...	.36½	545	292	...	253	...	.46½	130,000	75,000	...	55,000	...	.42½
...	.13½	448	501	53	...	.11½	...	264,703	217,733	...	46,970	...	.17½
...	.03½	410	315	...	91	...	.23½	763,676	859,413	95,737	...	.12½	...
...	.25½	\$359	\$308	...	\$41	...	.11½	\$11,264,029	\$7,630,682	...	\$3,633,347	...	.32½
...	.25	\$433	\$406	...	\$27	...	.06½	\$375,000	\$275,000	...	\$100,000	...	.26½
...	.13½	469	457	...	12	...	.02½	401,802	359,401	...	42,401	...	.10½
...	.33½	427	361	...	66	...	.15½	231,594	163,386	...	68,208	...	.26
...	.18	580	542	\$162	...	.42	...	350,000	300,000	...	50,000	...	.14
...	.36	378	340	...	38	...	.10	216,000	145,000	...	71,000	...	.33
...	.11½	390	469	79	...	.20	...	650,000	475,000	...	175,000	...	.20½
...	.23½	387	295	...	92	...	.23½	700,626	516,524	...	184,103	...	.26
...	.04½	456	435	...	21	...	.04½	41,756	37,778	...	3,978	...	.09½
...	.32½	535	404	...	131	...	.24½	599,906	394,822	...	205,084	...	.34½

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.	Increase in average number of employees.	Decrease in average number of employees.	Percentage of increase in number of employees.	Percentage of decrease in number of employees.	Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.		
									1892.	1893.
<i>Carpets—Concluded.</i>										
Carpets.	175	150	...	25	...	.14½	\$90,000	\$48,000	...	\$42,000
Carpets.	250	250	...	...	...	...	101,272	70,196	...	31,076
Carpets.	110	110	...	...	...	...	55,000	40,951	...	14,049
Carpets, Rugs, &c., .	350	350	...	...	...	...	126,783	113,833	...	12,909
Carpets, Lace, &c., .	525	402	...	123	...	.23½	258,648	174,225	...	84,423
Carpets.	150	150	...	...	...	...	64,926	47,888	...	17,038
Carpets.	262	232	...	30	...	.10½	122,871	102,183	...	20,688
Carpets.	67	76	8	...	.12	...	26,211	24,500	...	1,711
Carpets.	60	40	...	20	...	.33½	19,858	13,991	...	5,867
Carpets.	50	25	...	25	...	.50	23,000	11,000	...	12,000
Carpets.	52	30	...	22	...	.42½	30,373	19,616	...	10,757
Carpets.	116	236	60	...	.34	...	95,883	82,743	...	13,140
Carpets.	40	60	20	...	.50	...	14,000	19,677	\$5,677	...
Carpets.	300	200	...	100	...	.33½	45,000	35,000	...	10,000
Carpets and Art Squares.	142	120	...	22	...	.15½	71,631	52,992	...	18,639
Carpets.	110	110	...	...	...	...	36,193	30,300	...	5,893
Carpets.	125	175	50	...	.40	...	27,352	33,848	6,496	...
Total,	4,648	4,097	...	551	...	.11½	\$1,924,105	\$1,462,863	...	\$461,242
<i>Miscellaneous.</i>										
Hosiery and Underwear.	728	725	...	3	...	.004	\$211,000	\$189,000	...	\$22,000
Silk and Wool and Cotton and Wool, .	130	130	...	...	...	...	47,682	40,424	...	7,258
Chenille, Upholstery and Drapery. . . .	415	363	...	52	...	.12½	207,570	177,705	...	29,865
Quilts, Lap Robes, &c.,	165	120	...	45	...	.27½	53,000	49,000	...	4,000
Knit Underwear. . .	357	392	35	...	.09½	...	65,500	71,500	6,000	...
Tapes, Webs and Narrow Fabrics, . .	160	120	...	40	...	.25	55,000	35,000	...	20,000
Turkish Towels, Rugs, Ties, &c., .	160	140	...	20	...	.12½	46,995	42,116	...	4,879
Lace.	325	300	...	25	...	.07½	99,510	81,775	...	17,735
Chenille Curtains, &c. .	523	190	...	333	...	.63½	237,723	90,430	...	147,293
Smyrna Rugs, Lace Curtains, &c., . . .	2,114	1,800	...	314	...	.14½	769,191	740,404	...	28,787

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid..	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
. . .	.46 $\frac{3}{4}$	\$514	\$320	. . .	\$194	. . .	.37 $\frac{1}{2}$	\$320,460	\$184,740	. . . . .	\$135,720	. . .	.42
. . .	.30 $\frac{3}{4}$	405	280	. . .	125	. . .	.30 $\frac{1}{4}$	577,750	380,812	. . . . .	196,938	. . .	.34
. . .	.25	500	372	. . .	128	. . .	.25 $\frac{1}{2}$	250,000	187,501	. . . . .	62,499	. . .	.25
. . .	.10 $\frac{1}{4}$	362	325	. . .	37	. . .	.10 $\frac{1}{4}$	957,494	814,177	. . . . .	143,317	. . .	.15
. . .	.32	492	433	. . .	59	. . .	.12	948,818	724,374	. . . . .	224,444	. . .	.23 $\frac{3}{4}$
. . .	.26	433	319	. . .	114	. . .	.26 $\frac{1}{2}$	351,100	300,602	. . . . .	50,498	. . .	.14
. . .	.17	469	440	. . .	29	. . .	.06	553,682	402,512	. . . . .	151,170	. . .	.27
. . .	.06 $\frac{1}{2}$	391	326	. . .	65	. . .	.16 $\frac{3}{4}$	134,883	125,136	. . . . .	9,747	. . .	.07
. . .	.29 $\frac{1}{2}$	331	349	\$18	. . .	.05 $\frac{1}{2}$	. . .	84,341	84,177	. . . . .	164	. . .	.002
. . .	.52	460	440	. . .	20	. . .	.04 $\frac{1}{2}$	100,000	40,000	. . . . .	60,000	. . .	.60
. . .	.35 $\frac{1}{2}$	584	653	69	. . .	.11 $\frac{1}{4}$	. . .	135,000	85,562	. . . . .	49,438	. . .	.36 $\frac{1}{2}$
. . .	.13 $\frac{3}{4}$	545	350	. . .	195	. . .	.35 $\frac{1}{4}$	468,674	458,176	. . . . .	10,498	. . .	.02 $\frac{1}{4}$
.40 $\frac{1}{2}$	. . .	350	327	. . .	23	. . .	.06 $\frac{1}{2}$	47,000	72,000	\$25,000	. . . . .	.53 $\frac{1}{2}$	. . .
. . .	.22 $\frac{1}{4}$	150	175	25	. . .	.16 $\frac{3}{4}$	. . .	125,000	105,000	. . . . .	20,000	. . .	.16
. . .	.26	504	441	. . .	63	. . .	.12 $\frac{1}{2}$	345,190	231,100	. . . . .	114,090	. . .	.33
. . .	.16 $\frac{1}{2}$	329	275	. . .	54	. . .	.16 $\frac{1}{2}$	117,967	99,287	. . . . .	18,680	. . .	.10 $\frac{1}{2}$
.24	. . .	218	193	. . .	25	. . .	.11 $\frac{1}{2}$	150,000	120,000	. . . . .	30,000	. . .	.20
. . .	.23 $\frac{3}{4}$	\$414	\$357	. . .	\$57	. . .	.13 $\frac{3}{4}$	\$9,234,043	\$7,082,066	. . . . .	\$2,151,977	. . .	.23 $\frac{1}{2}$
. . .	.10 $\frac{1}{2}$	\$290	\$260	. . .	\$30	. . .	.10 $\frac{1}{2}$	\$750,000	\$675,000	. . . . .	\$75,000	. . .	.10
. . .	.15 $\frac{1}{4}$	366	310	. . .	56	. . .	.15 $\frac{1}{4}$	511,422	450,269	. . . . .	61,153	. . .	.12
. . .	.14 $\frac{3}{4}$	500	439	. . .	11	. . .	.02 $\frac{1}{4}$	796,500	613,600	. . . . .	182,900	. . .	.23
. . .	.15 $\frac{1}{2}$	351	408	\$57	. . .	.16	. . .	286,000	227,000	. . . . .	59,000	. . .	.20 $\frac{3}{4}$
.08 $\frac{1}{2}$	. . .	183	182	. . .	1	. . .	.005	398,000	395,000	. . . . .	3,000	. . .	.007 $\frac{3}{4}$
. . .	.36 $\frac{1}{2}$	344	292	. . .	52	. . .	.15	200,000	150,000	. . . . .	50,000	. . .	.25
. . .	.10 $\frac{3}{4}$	293	300	7	. . .	.02 $\frac{1}{2}$	. . .	249,875	233,165	. . . . .	16,710	. . .	.06 $\frac{3}{4}$
. . .	.18	306	272	. . .	34	. . .	.11	545,237	320,901	. . . . .	224,336	. . .	.41
. . .	.62 $\frac{3}{4}$	452	476	24	. . .	.05 $\frac{1}{2}$	. . .	908,551	437,490	. . . . .	471,061	. . .	.51 $\frac{1}{4}$
. . .	.03 $\frac{3}{4}$	364	411	47	. . .	.13	. . .	2,510,427	1,945,658	. . . . .	564,769	. . .	.22 $\frac{1}{2}$

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.	Increase in average number of employees.	Decrease in average number of employees.	Percentage of increase in number of employees.	Percentage of decrease in number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Miscellaneous—Continued.</i>										
Worsted Yarns and Spun Silk Yarns, .	400	370	...	30	...	.07½	\$123,216	\$102,879	...	\$20,337
Chenille Curtains, Rugs, &c.,	465	423	...	42	...	.09½	131,020	108,633	...	22,337
Plush,	250	200	...	50	...	.20	61,072	60,992	...	80
Cotton and Woolen Goods,	49	51	2	...	.05	...	15,073	12,601	...	2,472
Turkish Towels, &c.,	120	110	...	10	...	.03½	47,000	36,000	...	11,000
Worsted and Woolen Goods,	600	530	...	0	...	.11½	263,345	233,787	...	29,558
Cotton and Woolen Yarns,	61	58	...	3	...	.05	26,337	25,303	...	1,079
Hosiery and Hosiery Yarns,	295	225	...	70	...	.20½	71,612	55,572	...	16,040
Textile,	43	42	...	1	...	.02½	17,925	14,051	...	3,874
Tickings and Stripes,	155	150	...	5	...	.03½	66,140	45,746	...	20,394
Knitting Mills,	260	205	35	...	.13½	...	82,497	101,759	\$19,262	...
Plush, Table Covers, &c.,	100	80	...	20	...	.20	44,966	29,834	...	15,132
Hosiery, &c.,	135	150	15	...	.11	...	26,875	30,830	3,955	...
Wood-Working Machinery,	90	86	...	4	...	.04½	41,520	32,138	...	9,382
Textile,	33	33	...	...	...	...	13,939	11,591	...	2,348
Wood-Working Machinery,	154	142	...	12	...	.07½	73,183	62,102	...	11,081
Cotton and Woolen Yarns,	50	36	...	14	...	.28	14,643	11,212	...	3,431
Cotton Goods,	48	24	...	24	...	.50	20,000	10,000	...	10,000
Cotton and Woolen Goods,	150	120	...	30	...	.20	43,500	30,000	...	13,500
Cotton Carpet Yarn,	59	47	...	12	...	.20½	20,276	16,561	...	3,715
Dress and Cloak Trimmings,	350	200	...	150	...	.43	155,000	75,000	...	80,000
Cotton and Woolen Goods,	55	40	...	15	...	.27½	22,100	18,936	...	3,164
Knit Underwear,	357	392	35	...	.09	...	66,000	76,500	10,500	...
Rubber Boots and Shoes,	325	350	25	...	.07½	...	141,783	145,471	3,688	...
Chenille Curtains,	55	46	...	9	...	.16½	19,957	15,869	...	4,083
Carpet Yarns,	42	38	...	4	...	.09½	18,500	12,000	...	6,500

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1891.	1893.	1893.	1893.	1893.
. . .	.16½	\$308	\$278	. . .	\$30	. . .	.09½	\$838,961	\$566,040	. . . . .	\$272,921	. . .	.32½
. . .	.17	282	256	. . .	26	. . .	.09½	351,517	259,349	. . . . .	92,168	. . .	.26½
. . .	.001½	244	305	\$61	. . .	.20	. . .	238,172	222,251	. . . . .	15,921	. . .	.06½
. . .	.16½	296	257	. . .	39	. . .	.13	47,000	37,200	. . . . .	9,800	. . .	.20½
. . .	.23½	391	327	. . .	64	. . .	.16½	198,000	148,000	. . . . .	50,000	. . .	.25½
. . .	.11½	439	441	2	. . .	.004	. . .	899,477	901,260	\$1,783	. . . . .	.002	. . .
. . .	.04	432	436	4	. . .	.01	. . .	237,384	180,321	. . . . .	57,063	. . .	.24
. . .	.22½	243	247	4	. . .	.01½	. . .	300,000	225,000	. . . . .	75,000	. . .	.25
. . .	.21½	417	334	. . .	83	. . .	.20	61,783	46,245	. . . . .	15,538	. . .	.25
. . .	.30½	426	305	. . .	121	. . .	.28½	260,070	171,087	. . . . .	88,983	. . .	.34½
.23½	. . .	317	345	28	. . .	.08½	. . .	369,923	404,439	34,516	. . . . .	.09½	. . .
. . .	.33½	449	373	. . .	76	. . .	.17	190,046	101,272	. . . . .	88,774	. . .	.46½
.14½	. . .	199	205	6	. . .	.03	. . .	175,568	179,989	4,421	. . . . .	.02½	. . .
. . .	.22½	461	373	. . .	88	. . .	.19	116,978	92,962	. . . . .	24,016	. . .	.20½
. . .	.17	422	351	. . .	73	. . .	.17½	61,156	47,403	. . . . .	13,753	. . .	.22½
. . .	.15½	475	437	. . .	38	. . .	.08	148,300	119,598	. . . . .	28,702	. . .	.19½
. . .	.23½	293	311	18	. . .	.06½	. . .	66,392	48,548	. . . . .	17,844	. . .	.26½
. . .	.50	416	416	. . .	. . .	. . .	. . .	50,000	25,000	. . . . .	25,000	. . .	.50
. . .	.31½	290	250	. . .	40	. . .	.13½	300,000	175,000	. . . . .	125,000	. . .	.41½
. . .	.18½	343	352	9	. . .	.02½	. . .	117,917	99,265	. . . . .	18,652	. . .	.15½
. . .	.51½	443	375	. . .	68	. . .	.15½	542,000	250,000	. . . . .	292,000	. . .	.54
. . .	.14½	402	473	71	. . .	.17½	. . .	61,250	45,750	. . . . .	15,500	. . .	.25
.21½	. . .	185	195	10	. . .	.05½	. . .	400,000	395,000	. . . . .	5,000	. . .	.01½
.02½	. . .	436	415	. . .	21	. . .	.05	749,235	845,688	96,453	. . . . .	.12½	. . .
. . .	.20½	363	345	. . .	18	. . .	.05	70,000	40,000	. . . . .	30,000	. . .	.42½
. . .	.35	440	316	. . .	124	. . .	.28	128,250	65,835	. . . . .	62,415	. . .	.48½

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.		Increase in average number of employees.		Decrease in average number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Miscellaneous—Continued.</i>										
Carpet Yarns, . . .	80	75	...	5	...	.064	\$25,000	\$15,000	...	\$10,000
Silk Mohair and Worsted Plush, . .	48	12	...	36	...	.75	17,000	6,509	...	10,500
Cotton and Woolen Goods,	279	278	...	1	...	.0038	115,476	91,239	...	24,237
Cotton and Woolen Cloths,	132	101	...	31	...	.234	40,608	30,360	...	10,248
Cotton and Woolen Goods,	140	110	...	30	...	.214	45,000	32,000	...	13,000
Cottonades,	135	145	10	...	.07	...	39,100	31,172	...	7,928
Carpets and Upholstery Fabrics, . . .	140	120	...	20	...	.141	50,000	40,000	...	10,000
Worsted and Woolen Yarns, &c.,	1,200	750	...	450	...	.371	300,000	232,200	...	67,800
Cotton and Woolen Goods,	120	90	...	30	...	.166	36,152	28,250	...	7,902
Cotton and Woolen Cloth, &c.,	92	92	...	...	...	...	38,392	35,457	...	2,935
Cotton and Woolen Yarn,	56	43	...	13	...	.234	17,928	12,102	...	5,826
Knit Goods,	200	150	...	50	...	.25	75,000	50,000	...	25,000
Cotton, Woolen and Merino Yarns, . . .	60	60	...	...	...	...	19,000	11,500	...	7,500
Hosiery and Knit Goods,	175	150	...	25	...	.143	48,600	40,000	...	8,000
Woolen and Merino Yarns,	35	41	6	...	.17	...	10,818	9,496	...	1,322
Worsted Goods, . . .	300	100	...	200	...	.666	100,000	30,000	...	70,000
Knit Underwear, . .	135	135	...	...	...	...	45,494	41,081	...	4,413
Cheviots, &c., . . .	40	30	...	10	...	.25	19,555	12,016	...	7,539
Cotton and Worsted Goods,	175	140	...	35	...	.20	65,391	61,080	...	4,311
	77	60	...	17	...	.22	31,728	24,599	...	7,129
Cotton Merino and Worsted Goods, . .	130	100	...	30	...	.23	30,632	23,797	...	6,835
Carpet and Rug Yarn,	125	95	...	30	...	.24	54,756	37,589	...	17,167
Cotton and Woolen Goods,	125	120	...	5	...	.04	50,000	41,500	...	8,500
Chenille Goods, . . .	97	77	...	20	...	.204	41,178	26,991	...	14,187
Knit Underwear, . .	152	98	...	54	...	.354	53,552	33,448	...	20,104
Knit Goods,	145	198	53	...	.361	...	46,601	54,408	\$7,807	...

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
...	.40	\$312	\$200	...	\$112	...	.36	\$148,750	\$100,000	...	\$48,750	...	.32½
...	.62	354	541	187	...	.52½	...	168,000	58,000	...	110,000	...	.65½
...	.21	413	328	...	85	...	.20½	464,114	382,386	...	81,728	...	.17½
...	.25½	307	300	...	7	...	.02½	177,658	118,780	...	58,858	...	.33½
...	.28½	321	291	...	30	...	.09½	215,000	185,000	...	30,000	...	.14
...	.20½	270	230	...	40	...	.17½	120,000	93,000	...	27,000	...	.22½
...	.20	357	333	...	24	...	.06½	285,000	200,000	...	85,000	...	.30
...	.22½	250	309	59	...	.23½	...	1,260,000	97,000	...	1,163,000	...	.23
...	.21½	301	314	13	...	.04½	...	156,149	79,398	...	76,751	...	.48½
...	.07½	417	385	...	32	...	.07½	146,040	95,920	...	50,120	...	.34½
...	.32½	320	281	...	39	...	.12½	117,031	73,800	...	43,231	...	.37
...	.33½	375	333	...	40	...	.10½	177,000	145,000	...	32,000	...	.18
...	.39½	316	191	...	125	...	.40	83,000	60,000	...	23,000	...	.27½
...	.16½	274	266	...	8	...	.03	216,935	189,459	...	27,476	...	.12½
...	.12½	309	231	...	78	...	.25½	142,249	96,122	...	46,127	...	.32½
...	.70	333	300	...	30	...	.10	500,000	150,000	...	350,000	...	.70
...	.09½	337	304	...	33	...	.09½	199,481	184,063	...	15,418	...	.07½
...	.38½	488	400	...	88	...	.18	87,619	37,934	...	49,685	...	.56½
...	.06½	373	436	63	...	.17	...	327,403	285,044	...	42,359	...	.13
...	.22½	412	409	...	3	...	.007	118,818	91,100	...	27,718	...	.23½
...	.22½	235	237	2	...	.008½	...	135,977	85,480	...	50,497	...	.37
...	.31½	438	395	...	43	...	.10	367,036	246,929	...	120,107	...	.32½
...	.17	400	345	...	55	...	.14	180,225	118,200	...	62,025	...	.34½
...	.36½	424	350	...	74	...	.17½	124,425	76,897	...	47,528	...	.38½
...	.37½	352	341	...	11	...	.03	318,779	149,914	...	168,865	...	.53
.16½	...	321	274	...	47	...	.14½	188,753	213,775	\$23,022	...	.13½	...

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.		Increase in average number of employees.		Percentage of increase in number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1891.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Miscellaneous Continued.</i>										
Hosiery and Underwear,	160	165	5	...	.05	...	\$66,814	\$45,101	...	\$21,713
Dress Trimmings and Braids,	240	118	...	122	...	.50	52,767	21,344	...	31,423
Chenille Curtains and Covers,	75	100	25	...	.33	...	31,000	32,000	\$1,000	...
Wool Shoddies,	36	36	...	...	...	...	13,779	12,836	...	943
Carpet and Carpet Yarns,	750	375	...	375	...	.50	224,485	114,817	...	109,668
Table Covers and Mohair Plushes,	163	112	...	51	...	.31	53,280	30,757	...	19,523
Yarns,	24	24	...	...	...	...	9,488	7,473	...	2,015
Cotton Woolen and Mixed Goods,	120	115	...	5	...	.4	30,000	24,200	...	5,800
Cotton and Woolen Goods,	125	140	15	...	.12	...	36,762	36,354	...	408
Silk Throwing and Silk Weaving,	195	206	11	...	.5	...	48,481	53,161	4,680	...
Textile Fabrics,	240	225	...	15	...	.06	102,206	87,452	...	14,754
Hosiery Yarn,	43	44	1	...	.02	...	13,963	11,990	...	1,973
Organ and Piano,	100	100	...	...	...	...	28,912	25,586	...	3,326
Blankets, Overcoating, Yarns, &c.,	1,590	1,565	...	25	...	.01	523,000	457,000	...	68,000
Cabinet Organs,	62	62	...	...	...	...	25,059	24,996	...	63
Woolen and Merino Yarn,	78	60	...	18	...	.23	34,976	30,088	...	4,888
Caramels,	500	400	...	100	...	.20	95,000	80,000	...	15,000
Silk Throwing (on Commission,)	250	175	...	75	...	.30	40,000	25,000	...	15,000
Broad and Thrown Silks,	1,200	600	...	600	...	.50	280,800	98,550	...	182,250
Electric Light Carbons,	48	50	2	...	.04	...	25,000	27,000	2,000	...
Sewing Machines, &c.,	161	100	...	61	...	.37	84,657	48,096	...	36,561
Silk Throwing,	50	48	...	2	...	.04	9,717	8,692	...	1,025
Ribbons,	119	112	...	7	...	.06	44,661	30,646	...	14,015
Silk Throwing,	130	160	30	...	.23	...	22,770	27,000	4,230	...
Silk Spinning and Weaving,	369	303	...	57	...	.16	85,502	75,597	...	9,905
Parlor Matches,	140	125	...	15	...	.10	27,617	23,583	...	4,034

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.	Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.	
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	
. . .	.32½	\$411	\$273	. . .	\$138	. . .	.33½	\$162,068	\$145,406	. . . . .	\$16,662	. . .	.10½
. . .	.59	219	180	. . .	39	. . .	.18	420,000	205,000	. . . . .	215,000	. . .	.51½
.03½	. . .	413	320	. . .	93	. . .	.22½	100,000	120,000	\$20,000	. . . . .	.20	. . .
. .	.06½	383	356	. . .	27	. . .	.07	163,317	127,062	. . . . .	36,255	. . .	.22½
. .	.48½	299	306	7	. . .	.2½	. . .	1,134,500	514,000	. . . . .	620,500	. . .	.54½
. . .	.38½	308	274	. . .	34	. . .	.10½	177,191	103,605	. . . . .	73,586	. . .	.41½
. . .	.21½	395	311	. . .	84	. . .	.21½	34,494	25,849	. . . . .	8,645	. . .	.25
. . .	.19½	250	210	. . .	40	. . .	.15½	122,406	76,160	. . . . .	46,246	. . .	.37½
. . .	.01½	294	259	. . .	35	. . .	.11½	235,000	196,00	. . . . .	39,000	. . .	.16½
.09½	. . .	248	258	\$10	. . .	.3½	. . .	181,426	197,845	16,419	. . . . .	.09½	. . .
. . .	.14½	425	383	. . .	37	. . .	.08½	323,571	310,327	. . . . .	113,244	. . .	.35
. . .	.14½	324	272	. . .	52	. . .	.16	72,089	56,741	. . . . .	15,348	. . .	.21
. . .	.11½	289	255	. . .	34	. . .	.11½	121,499	102,109	. . . . .	19,390	. . .	.15½
. . .	.12½	330	292	. . .	38	. . .	.11½	1,907,760	1,609,007	. . . . .	298,753	. . .	.15½
. . .	.002½	404	403	. . .	1	. . .	.001½	75,053	68,860	. . . . .	6,193	. . .	.08½
. . .	.13½	448	501	53	. . .	.11½	. . .	264,703	217,733	. . . . .	46,970	. . .	.17½
. . .	.15½	190	200	10	. . .	.05	. . .	400,000	333,333	. . . . .	66,667	. . .	.16½
. . .	.37½	160	143	. . .	17	. . .	.10½	422,000	237,500	. . . . .	184,500	. . .	.43½
. . .	.64½	234	164	. . .	70	. . .	.30	2,574,000	624,000	. . . . .	1,950,000	. . .	.75½
.08	. . .	521	540	19	. . .	.03½	. . .	59,000	70,000	11,000	. . . . .	.18½	. . .
. . .	.43	525	480	. . .	45	. . .	.08½	176,387	133,426	. . . . .	42,961	. . .	.24½
. . .	.10½	194	181	. . .	13	. . .	.07	14,673	12,978	. . . . .	1,695	. . .	.11½
. . .	.31½	375	274	. . .	101	. . .	.27	131,399	138,571	7,172	. . . . .	.05½	. . .
.10½	. . .	175	169	. . .	6	. . .	.08	49,800	55,260	5,460	. . . . .	.11	. . .
. . .	.11½	237	249	12	. . .	.05	. . .	611,517	413,217	. . . . .	198,300	. . .	.32½
. . .	.14½	190	188	. . .	2	. . .	.01½	178,560	153,524	. . . . .	25,036	. . .	.14

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.	Increase in average number of employees.	Decrease in average number of employees.	Percentage of increase in number of employees.	Percentage of decrease in number of employees.	Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.		
									1892.	1893.
Miscellaneous—Concluded.										
Heating Apparatus, &c.,	45	49	4	. . . .	.09	. . . .	\$17,456	\$19,428	\$1,972
Ornamental Iron Work, &c.,	115	103	. . . .	12	. . . .	.10½	51,000	49,000	. . . . . 2,000
Agricultural Implements.	16	17	1	. . . .	.06½	. . . .	6,847	7,269	422
Water Wheels,	95	130	35	. . . .	.36½	. . . .	39,500	55,600	16,100
Agricultural Implements, &c.,	500	510	10	. . . .	.02	. . . .	192,430	174,579	. . . . . 17,851
Cotton and Woolen Goods,	152	152	. . . .	. . . .	. . . .	. . . .	52,836	44,373	. . . . . 8,463
Carpet Yarn,	65	50	. . . .	15	. . . .	.23	31,200	21,000	. . . . . 10,200
Calico Printing,	800	750	. . . .	50	. . . .	.06½	360,000	330,000	. . . . . 30,000
Cotton and Woolen Goods,	115	115	. . . .	. . . .	. . . .	. . . .	43,798	26,251	. . . . . 17,547
Cotton and Woolen Goods,	47	53	6	. . . .	.12½	. . . .	17,978	17,871	. . . . . 107
Silk Plushes,	91	86	. . . .	5	. . . .	.04½	40,100	35,963	. . . . . 4,432
Silk,	546	465	. . . .	81	. . . .	.14½	118,577	101,356	. . . . . 17,221
Total,	23,719	19,888	. . . .	3,831	. . . .	.16½	\$7,823,479	\$6,286,225	. . . . . \$1,537,254
Hosiery,	325	325	. . . .	. . . .	. . . .	. . . .	\$92,000	\$82,000	. . . . . \$10,000
Hosiery,	260	200	. . . .	60	. . . .	.23	52,658	37,518	. . . . . 15,140
Hosiery,	200	150	. . . .	50	. . . .	.25	39,000	30,000	. . . . . 9,000
Hosiery,	50	30	. . . .	20	. . . .	.40	14,400	10,010	. . . . . 4,390
Hosiery,	69	66	. . . .	3	. . . .	.04½	20,391	18,880	. . . . . 1,511
Hosiery,	35	30	. . . .	5	. . . .	.14½	14,000	9,500	. . . . . 4,500
Hosiery,	300	240	. . . .	60	. . . .	.20	35,235	65,987	. . . . . 19,298
Hosiery,	330	350	20	. . . .	.06	. . . .	110,200	114,000	\$3,800
Hosiery,	52	81	29	. . . .	.55½	. . . .	5,467	9,503	4,036
Hosiery,	175	75	. . . .	100	. . . .	.57½	28,000	8,000	. . . . . 20,000
Total,	1,796	1,547	. . . .	249	. . . .	.13½	\$461,401	\$385,398	. . . . . \$76,003
Pressed Glassware,	377	236	. . . .	141	. . . .	.37½	\$124,114	\$38,817	. . . . . \$85,297
Lamp Chimneys, Lamps, Shades, &c.,	316	262	. . . .	54	. . . .	.17	158,901	131,459	. . . . . 27,442
Pressed Glassware,	137	141	4	. . . .	.03	. . . .	54,650	43,589	. . . . . 11,061
Pressed Glassware,	211	197	. . . .	14	. . . .	.06½	85,538	49,087	. . . . . 36,451
Pressed Glassware,	350	307	. . . .	43	. . . .	.12½	126,583	110,160	. . . . . 16,423

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
.11½	...	\$388	\$396	88	...	.02	...	\$76,759	\$59,588	...	\$17,171	...	.22½
...	.04	443	475	32	...	.07½	...	130,000	100,000	...	20,000	...	.15½
.06½	...	428	428	...	...	...	...	16,462	20,150	\$3,688	...	...	.25½
40½	...	416	428	12	...	.02½	...	132,000	180,000	48,000	...	.36½	...
...	.09½	385	342	...	\$43	...	.11½	634,282	538,043	...	96,239	...	.15½
...	.16	348	292	...	56	...	.16½	217,000	180,000	...	37,000	...	.12½
...	.30½	480	420	...	50	...	.12½	165,000	110,000	...	55,000	...	.33½
...	.08½	450	440	...	10	...	.02½	5,000,000	4,000,000	...	1,000,000	...	.20
...	.40	380	228	...	152	...	.40	153,000	65,000	...	88,000	...	.57½
...	.006	382	237	...	45	...	.12½	113,748	134,325	20,577	...	.18½	...
...	.11	440	414	...	26	...	.06	124,435	131,973	7,538	...	.06	...
...	.14½	217	217	...	...	...	...	600,000	300,000	...	300,000	...	.50
...	.19½	\$329	\$316	...	\$13	...	.03½	\$58,035,932	\$26,730,378	...	\$11,305,554	...	.29½
...	.10½	\$283	\$252	...	\$31	...	.11	\$300,000	\$265,000	...	\$35,000	...	.11½
...	.29	202	187	...	15	...	.07½	155,370	101,544	...	53,826	...	.34½
...	.23	195	200	\$5	...	.02½	...	234,000	144,000	...	90,000	...	.38½
...	.30½	288	333	45	...	.15½	...	50,000	35,000	...	15,000	...	.30
...	.07½	296	286	...	10	...	.03½	77,293	63,397	...	3,896	...	.05
...	.32½	400	316	...	84	...	.21	53,000	37,000	...	16,000	...	.30½
...	.22½	284	275	...	9	...	.03½	220,565	177,983	...	42,582	...	.19½
.03½	...	333	303	...	8	...	.02½	564,000	470,000	...	94,000	...	.16½
.73½	...	130	117	...	13	...	.10	16,568	25,343	8,775	...	53	...
...	.71½	160	160	...	54	...	.33½	110,000	30,000	...	80,000	...	.72½
...	.16½	256½	249½	...	7½	...	.02½	\$1,770,796	\$1,349,267	...	\$421,529	...	.23½
...	.68½	329	164	...	165	...	.50	\$241,116	\$60,879	...	\$180,207	...	.74
...	.17½	503	502	...	1	...	.002	261,478	212,411	...	49,067	...	.18
...	.20½	399	309	...	90	...	.22½	159,935	96,934	...	63,001	...	.39½
...	.42½	405	249	...	156	...	.38½	154,334	95,442	...	58,892	...	.38
...	.13	361	358	...	3	...	.008	221,542	208,908	...	12,634	...	.05½

Statistics Relating to Manufacturing

Character of Industry.	Employees.					Wages.			
	Average number of employees.	Increase in average number of employees.	Decrease in average number of employees.	Percentage of increase in number of employees.	Percentage of decrease in number of employees.	Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Miscellaneous—Continued.</i>									
Pressed Glassware, .	147	140	...	7	...	\$57,283	\$27,661	...	\$29,622
Pressed Glassware, .	240	245	5	...	.02	96,377	79,388	...	16,989
Pressed Glassware, .	190	137	...	53	...	\$4,458	64,754	...	19,704
Pressed Glassware, .	141	144	3	...	.02	48,992	35,813	...	13,179
Table, Druggist Glass- ware, &c.,	500	520	20	...	.04	175,000	146,000	...	29,000
Plate Glass,	550	400	...	150	...	308,071	144,625	...	163,446
Window Glass,	196	204	8	...	.04	108,415	110,550	\$2,135	...
Pressed Glassware, .	303	323	20	...	.06½	119,368	80,922	...	38,446
Beer Bottles, Fruit Jars, &c.,	84	90	6	...	.07	13,885	31,165	17,280	...
Glass,	273	273	...	...	...	153,242	138,487	...	14,755
Glass,	450	300	...	150	...	259,052	178,984	...	80,068
Flint Glass Bottles, .	206	196	...	10	...	108,564	105,111	...	3,453
Window Glass,	100	100	...	...	...	95,445	62,559	...	32,886
Glassware,	218	230	12	...	.05½	48,600	55,000	7,000	...
Plate Glass,	2,258	2,124	...	134	...	1,054,102	690,439	...	363,663
Glass,	155	150	...	5	...	57,958	25,189	...	32,769
Totals,	7,402	6,719	...	683	...	\$3,337,998	\$2,349,789	...	\$988,209
Manufactures of Bolts, Nuts, Bar Iron, &c.,	480	520	40	...	.08½	\$186,339	\$178,532	...	\$7,757
Manufactures of Builders' Hardware, .	400	325	...	75	...	160,000	140,000	...	20,000
Manufactures of Boil- ers, Heaters, &c., .	60	65	5	...	.08½	21,000	21,000	...	...
Manufactures of Skeip Iron,	350	300	...	50	...	170,228	127,175	...	43,053
Manufactures of Stoves, Heaters, Ranges, &c.,	192	190	...	2	...	76,253	74,785	...	1,468
Manufactures of Hardware & Tacks, .	120	115	...	5	...	42,732	40,700	...	2,032
Steel and Iron Struct- ural Material,	547	387	...	160	...	257,206	161,514	...	95,692
Cars, Engines, Frogs Switches, &c., . . .	232	217	...	65	...	130,000	91,000	...	39,000
Stoves, Heaters, &c.,	100	111	11	...	.11	59,730	59,800	\$70	...
Builders' Hardware, .	917	968	51	...	.05½	338,468	329,560	...	8,908

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
. . .	.51½	\$389	\$197	. . .	\$192	. . .	.49½	\$104,546	\$78,946	. . . . .	\$25,600	. . .	.24
. . .	.17½	401	324	. . .	77	. . .	19	276,349	183,980	. . . . .	92,369	. . .	.33½
. . .	.23½	444	472	\$28	. . .	.06½	. . .	174,186	130,056	. . . . .	44,130	. . .	.25½
. . .	.26½	347	249	. . .	98	. . .	.28	106,063	124,650	\$18,587	. . . . .	.17½	. . .
. . .	.16½	350	280	. . .	70	. . .	.20	400,000	335,000	. . . . .	65,000	. . .	.16½
. . .	.53	560	362	. . .	198	. . .	.35½	660,155	388,800	. . . . .	271,355	. . .	.41
.01½	. . .	553	542	. . .	11	. . .	.02	172,020	192,483	20,463	. . . . .	.11½	. . .
. . .	.32½	394	250	. . .	144	. . .	.36½	252,493	222,387	. . . . .	30,106	. . .	.12
.12½	. . .	165	346	181	. . .	.109½	. . .	39,596	62,335	22,739	. . . . .	.57½	. . .
. . .	.09½	561	507	. . .	54	. . .	.09½	233,841	201,706	. . . . .	32,135	. . .	.10½
. . .	.31	575	596	21	. . .	.03½	. . .	317,600	236,800	. . . . .	80,800	. . .	.25½
. . .	.03½	527	536	9	. . .	.01½	. . .	207,700	185,185	. . . . .	22,515	. . .	.10½
. . .	.24½	954	625	. . .	329	. . .	.34½	172,514	96,810	. . . . .	75,704	. . .	.43½
.14½	. . .	220	239	19	. . .	.08½	. . .	140,000	183,000	43,000	. . . . .	.30½	. . .
. . .	.34½	466	325	. . .	141	. . .	.30½	2,124,318	1,402,538	. . . . .	661,780	. . .	.33½
. . .	.60	374	167	. . .	207	. . .	.55½	145,786	70,398	. . . . .	75,388	. . .	.51½
. . .	.29½	\$450	\$349	. . .	\$101	. . .	.22½	\$6,565,572	\$4,829,648	. . . . .	\$1,735,924	. . .	.26½
. . .	.04½	\$388	\$343	. . .	\$45	. . .	.11½	\$628,778	\$550,368	. . . . .	\$78,410	. . .	.12½
. . .	.12½	400	430	\$30	. . .	.07	. . .	400,000	300,000	. . . . .	100,000	. . .	.25
. . .	. . .	350	323	. . .	27	. . .	.08	45,000	50,000	\$5,000	. . . . .	.11	. . .
. . .	.25	486	422	. . .	64	. . .	.13	770,424	544,678	. . . . .	225,746	. . .	.29½
. . .	.02	399	394	. . .	5	. . .	.01½	218,584	223,724	5,140	. . . . .	.02½	. . .
. . .	.04½	356	354	. . .	2	. . .	.06	85,981	71,699	. . . . .	14,282	. . .	.16½
. . .	.37	470	417	. . .	53	. . .	.11½	896,571	525,360	. . . . .	372,211	. . .	.42½
. . .	.30	461	419	. . .	42	. . .	.09	633,842	449,022	. . . . .	184,400	. . .	.29
. . .	.001	597	540	. . .	57	. . .	.09½	158,000	129,000	. . . . .	29,000	. . .	.18½
. . .	.02½	369	340	. . .	28	. . .	.08	548,649	533,644	. . . . .	15,005	. . .	.02½

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.	Increase in average number of employees.	Decrease in average number of employees.	Percentage of increase in number of employees.	Percentage of decrease in number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.
<i>Miscellaneous—Continued.</i>										
Foundry and Machine Works, . . .	298	253	...	45	...	.15	\$133,000	\$112,000	...	\$21,000
Engines, Saw Mills, Separators, &c., .	450	322	...	128	...	.28½	196,026	132,454	...	63,572
Ice Making Machinery, Engines, &c.,	498	280	...	218	...	.44	223,537	119,135	...	104,402
Engine and Repair Works,	95	80	...	15	...	.15½	36,282	27,718	...	9,564
Foundry and Machine Works, . . .	200	102	...	98	...	.49	87,085	33,562	...	53,523
Iron and Steel Plates and Bars,	746	330	...	416	...	.54½	323,410	143,091	...	180,319
Pig Iron,	122	*112	...	10	...	.08	51,175	34,352	...	16,820
Pig Iron, &c.,	361	286	...	75	...	.21	160,566	126,871	...	33,695
Rolling Mill,	375	375	...	...	...	...	166,608	108,606	...	58,002
Blast Furnace,	105	100	...	5	...	.05	20,142	19,162	...	980
Boilers and Engines,	175	98	...	77	...	.44	90,162	71,560	...	18,602
Blast Furnace,	100	100	...	...	...	...	48,053	32,157	...	15,896
Blast Furnace,	80	80	...	...	...	...	18,500	24,050	\$5,550	...
Blast Furnace,	100	77	...	23	...	.23	42,343	36,913	...	5,430
Skelp Iron,	415	465	50	...	.12	...	101,235	126,961	25,726	...
Bolts, Nuts and Washers,	135	175	40	...	.30	...	51,773	57,195	5,422	...
Cars, Car Wheels, Castings, &c.,	155	137	...	18	...	.11½	58,304	46,855	...	11,449
Janney Car Coupler,	663	570	...	93	...	.14	361,338	281,375	...	79,963
Manufacturing of Springs,	207	187	...	20	...	.10	139,800	104,498	...	35,302
Brass and Copper Tubes,	58	75	17	...	.29	...	22,052	28,511	6,459	...
Bar Iron,	250	250	...	...	...	...	95,863	90,551	...	5,312
Bar Iron,	211	203	...	8	...	.03½	78,600	69,311	...	9,289
Manufacturing Stoves,	117	110	...	7	...	.06	51,014	44,073	...	6,941
Manufacturing Stoves, Furnaces and Ranges,	180	180	...	...	...	...	86,874	85,374	...	1,500
Manufacturing Pig Iron,	95	74	...	21	...	.22	39,995	25,864	...	14,131

* For eight and one-half months.

in Pennsylvania—Continued.

Wages.								Value of Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
. . .	.154	446	442	. . .	4	. . .	.014	\$333,107	\$316,088	. . . . .	\$17,019	. . .	.05
. . .	.324	435	411	. . .	24	. . .	.054	875,530	772,700	. . . . .	102,830	. . .	.114
. . .	.46	467	425	. . .	42	. . .	.09	820,691	545,582	. . . . .	275,109	. . .	.334
. . .	.264	382	346	. . .	36	. . .	.094	67,150	52,570	. . . . .	4,580	. . .	.07
. . .	.614	435	329	. . .	106	. . .	.244	330,300	57,651	. . . . .	272,649	. . .	.824
. . .	.554	434	434	. . .	. . .	. . .	. . .	1,311,495	754,048	. . . . .	557,447	. . .	.424
. . .	.32	419	307	. . .	112	. . .	.264	434,128	291,767	. . . . .	142,361	. . .	.324
. . .	.21	444	444	. . .	. . .	. . .	. . .	631,962	534,181	. . . . .	96,781	. . .	.154
. . .	.35	444	290	. . .	85	. . .	.224	430,526	231,264	. . . . .	199,262	. . .	.46
. . .	.044	191	191	. . .	. . .	. . .	. . .	254,143	208,360	. . . . .	25,843	. . .	.11
. . .	.204	515	729	214	. . .	.414	. . .	149,642	89,240	. . . . .	60,402	. . .	.40
. . .	.33	480	321	. . .	159	. . .	.33	531,199	343,540	. . . . .	187,659	. . .	.35
.30	. . .	231	300	69	. . .	.30	. . .	222,920	247,888	\$24,908	. . . . .	.11	. . .
. . .	.124	423	480	57	. . .	.12	. . .	571,466	441,912	. . . . .	129,554	. . .	.224
.254	. . .	244	273	29	. . .	.104	. . .	418,000	428,000	10,000	. . . . .	.024	. . .
.104	. . .	383	327	. . .	56	. . .	.14	121,245	135,201	13,956	. . . . .	.114	. . .
. . .	.194	376	342	. . .	34	. . .	.09	600,000	520,000	. . . . .	80,000	. . .	.134
. . .	.22	545	494	. . .	51	. . .	.09	1,455,135	1,009,284	. . . . .	445,851	. . .	.304
. . .	.25	675	559	. . .	116	. . .	.17	1,139,220	704,754	. . . . .	434,466	. . .	.38
.29	. . .	385	380	. . .	. . .	. . .	. . .	79,506	90,157	10,651	. . . . .	.134	. . .
. . .	.054	388	362	. . .	21	. . .	.054	346,038	288,421	. . . . .	57,619	. . .	.164
. . .	.12	373	341	. . .	32	. . .	.084	401,500	290,900	. . . . .	110,600	. . .	.274
. . .	.134	436	400	. . .	36	. . .	.084	122,727	112,573	. . . . .	10,154	. . .	.084
. . .	.014	483	474	. . .	9	. . .	.02	228,030	197,276	. . . . .	30,754	. . .	.134
. . .	.354	421	349	. . .	72	. . .	.17	338,625	147,179	. . . . .	191,446	. . .	.164

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.		Increase in average number of employees.		Decrease in average number of employees.		Percentage of increase in number of employees.		Percentage of decrease in number of employees.	
	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
Miscellaneous—Continued.										
Manufacturing Bridges, Buildings, &c.,	200	150	...	50	...	.25	\$110,19	\$82,608	...	\$27,585
Manufacturing Bridges, &c.,	154	155	1	...	.00	.65	68,556	68,564	8	...
Manufacturing Structural Work,	300	250	...	50	...	.16	119,906	106,683	...	13,283
Iron and Steel Construction,	573	535	...	38	...	.06	307,921	287,303	...	20,618
Iron Foundry and Construction,	162	150	...	12	...	.07	81,306	63,503	...	17,808
Light Locomotives,	261	276	15	...	.06	...	174,624	174,578	...	46
Boiler, Tank and Plate Iron Work,	100	100	...	...	...	...	40,425	40,019	...	406
Sheet Iron, Sheet Steel, &c.,	160	160	...	...	...	...	93,061	93,538	\$471	...
Iron and Steel Sheets,	785	660	...	125	...	.16	541,159	410,593	...	130,566
Sheet Iron and Sheet Steel,	375	375	...	...	...	...	219,524	191,175	...	28,349
Merchant Bar Iron, Steel, &c.,	400	455	55	...	.13	...	297,294	222,974	...	74,320
Iron and Steel Rolling Mills,	360	320	...	40	...	.11	287,471	195,654	...	91,817
Iron and Steel Works,	3,550	2,992	...	558	...	.15	2,263,148	2,045,925	...	217,223
Bar Iron, Nails and Pig Iron,	374	314	...	60	...	.16	147,517	113,549	...	33,968
Iron and Steel Sheet,	350	375	25	...	.07	...	210,029	191,175	...	18,854
Bar Steel and Railroad and Boat Spikes,	240	196	...	44	...	.19	241,829	158,917	...	82,912
Malleable Iron Foundry,	135	124	...	11	...	.08	76,808	65,092	...	11,716
Wrought Iron Pipe,	850	800	...	50	...	.06	379,426	307,097	...	72,329
Sheet Iron,	972	972	...	...	...	...	612,415	514,685	...	97,730
Sheet Iron and Sheet Steel,	176	224	48	...	.27	...	124,937	116,574	...	8,363
Sheet Iron and Sheet Steel,	150	145	...	5	...	.03	114,900	95,759	...	19,141
Steel,	500	400	...	100	...	.20	336,308	261,624	...	74,684
Steel,	810	567	...	243	...	.30	608,203	440,000	...	168,203
Steel Works,	470	440	...	30	...	.06	262,000	224,000	...	38,000
Iron and Steel Works,	646	298	...	348	...	.54	422,615	179,835	...	242,780

in Pennsylvania—Continued.

Wages.								Products.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1898.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
...	.25	551	551	...	...	...	...	\$566,732	\$554,480	...	\$12,252	...	.02
...	...	445	442	...	2	...	.00 45	310,000	305,000	...	5,000	...	.01½
...	.11	400	423	23	...	.06	...	478,983	361,754	...	97,229	...	.20½
...	.06½	534	537	3	...	.00 56	...	1,670,444	989,193	...	681,251	...	.41
...	.22	502	423	...	79	...	.15½	300,277	285,804	...	14,973	...	.05
...	...	669	632	...	37	...	.05½	423,000	355,000	...	68,000	...	.16
...	.01	404	400	...	4	...	.01	125,837	106,692	...	19,135	...	.15
.005	...	582	585	3	...	.005	...	275,000	235,000	...	40,000	...	.14½
...	.24	689	622	...	67	...	.10	1,590,795	1,349,594	...	241,201	...	.15½
...	.13	585	510	...	75	...	.13	700,000	550,000	...	150,000	...	.21
...	.25	743	490	...	153	...	.20	1,007,533	689,873	...	317,660	...	.31½
...	.32	798	612	...	186	...	.23½	793,887	492,038	...	301,349	...	.37
...	.09½	637	683	46	...	.07	...	8,066,484	6,720,291	...	1,346,193	...	.16½
...	.23	394	361	...	33	...	.08½	550,807	319,349	...	231,458	...	.42
...	.08½	600	510	...	90	...	.15	725,000	555,000	...	170,000	...	.23½
...	.34	1,007	810	...	197	...	.19½	1,491,547	914,329	...	577,218	...	.39
...	.15	569	525	...	44	...	.08	160,000	135,000	...	25,000	...	.15½
...	.19	446	384	...	62	...	.14	1,191,995	970,295	...	221,700	...	.19
...	.16	630	530	...	100	...	.16	1,578,720	1,437,234	...	141,486	...	.07½
...	.06½	710	520	...	190	...	.27	324,614	290,830	...	33,784	...	.10½
...	.16½	766	660	...	106	...	.14	408,000	309,000	...	99,000	...	.24½
...	.22	672	654	...	18	...	.03	1,017,435	749,978	...	267,457	...	.26
...	.27	750	783	33	...	.04½	...	1,600,000	1,108,000	...	492,000	...	.30
...	.10½	557	532	...	25	...	.04½	1,194,940	940,627	...	254,313	...	.21½
...	.57	653	603	...	50	...	.08	1,145,303	337,741	...	807,560	...	.70½

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.		Increase in average number of employees.		Decrease in average number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893	1893.	1893.	1893	1892.	1893.	1893.	1893.
<i>Miscellaneous—Continued.</i>										
Crucibles,	28	25	...	3	...	.10	\$20,000	\$18,000	...	\$2,000
Iron, Steel, Hardware, &c.,	2,520	1,667	...	853	...	.34	1,334,864	829,984	...	504,850
Crucibles and Open Hearth Steel,	610	423	...	187	...	.30	413,419	267,338	...	146,081
Iron,	250	175	...	75	...	.30	126,719	71,604	...	55,115
Iron,	800	500	...	300	...	.37½	620,000	390,000	...	230,000
Rolling Skelp Iron,	468	530	62	...	11½	...	215,732	148,195	...	67,537
Iron and Steel, Hoop and Band, &c.,	320	255	...	65	...	.20½	158,704	133,173	...	25,531
Brass Founders, Iron Pipe, &c.,	97	87	...	10	...	.10½	72,653	65,569	...	7,084
Rolling Mill Machinery,	96	65	...	31	...	.31	65,622	44,672	...	20,950
Foundry and Machine Shops,	114	92	...	22	...	.19	76,052	54,064	...	21,988
Iron, Steel, Hardware, &c.,	2,520	1,667	...	853	...	.33½	1,334,864	829,984	...	504,880
Brass Founders, Machinists, &c.,	67	70	3	...	.04½	...	46,108	47,065	\$957	...
Iron and Steel,	764	812	48	...	.06	...	463,996	460,195	...	3,801
Pig Metal,	188	195	7	...	.04	...	116,917	130,245	13,328	...
Founders and Machinists,	216	125	...	91	...	.41	148,992	72,459	...	76,533
General Machinery,	334	238	...	46	...	.13½	175,376	155,044	...	20,332
Engines and Boilers,	590	600	10	...	.01½	...	336,202	320,403	...	15,799
Boilers,	80	100	20	...	.25	...	40,220	42,316	2,096	...
Radiators,	77	101	24	...	.31	...	28,532	32,958	4,426	...
Iron Products,	1,838	1,697	...	141	...	.07½	800,998	733,145	...	67,853
Axles,	18	15	...	3	...	.16½	10,480	9,000	...	1,480
Roll Foundry,	127	161	35	...	.27	...	85,147	99,858	14,711	...
Iron Foundry,	50	30	...	20	...	.40	23,077	12,039	...	11,038
Foundry,	98	107	9	...	.09	...	53,684	52,199	...	1,485
Iron Foundry,	46	46	...	...	...	...	27,279	24,157	...	3,122
Rolling Mill and Tin Plate Machinery, &c.,	90	105	15	...	.16½	...	48,890	53,865	4,975	...
Iron, Steel and Brass Castings, &c.,	428	361	...	67	...	.15½	265,191	215,806	...	49,385
Pig Iron,	280	231	...	49	...	.17½	197,063	156,623	...	40,440

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.	Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.	
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	
. . .	.10	\$714	\$720	\$6	. . .	.008	. . .	\$162,540	\$120,790	. . . . .	\$41,750	. . .	.25
. . .	.37 $\frac{1}{2}$	529	498	. . .	\$31	. . .	.06	3,656,136	2,393,017	. . . . .	1,263,119	. . .	.34
. . .	.35	677	632	. . .	45	. . .	.07	1,037,867	760,276	. . . . .	277,591	. . .	.27
. . .	.43	507	409	. . .	98	. . .	.19	413,283	207,492	. . . . .	205,791	. . .	.50
. . .	.37	775	780	5	. . .	.006	. . .	2,080,000	1,250,000	. . . . .	830,000	. . .	.40
. . .	.31 $\frac{1}{2}$	461	242	. . .	219	. . .	.47 $\frac{1}{2}$	811,874	526,121	. . . . .	285,753	. . .	.35
. . .	.16	496	522	26	. . .	.05 $\frac{1}{2}$	. . .	380,669	329,489	. . . . .	51,180	. . .	.13
. . .	.09 $\frac{3}{8}$	749	754	5	. . .	.66	. . .	331,246	271,199	. . . . .	59,247	. . .	.17 $\frac{3}{8}$
. . .	.32	683	687	4	. . .	.006	. . .	265,175	142,264	. . . . .	122,911	. . .	.46
. . .	.29	667	587	. . .	80	. . .	.12	158,309	93,726	. . . . .	64,583	. . .	.40
. . .	.38	529	497	. . .	32	. . .	.06	3,656,136	2,393,017	. . . . .	1,263,119	. . .	.34 $\frac{1}{2}$
.02	. . .	688	692	16	. . .	.02 $\frac{1}{2}$	. . .	352,308	284,182	. . . . .	68,126	. . .	.19 $\frac{1}{2}$
. . .	.008	608	566	. . .	42	. . .	.07	2,621,000	2,390,000	. . . . .	231,000	. . .	.09 $\frac{1}{2}$
.11	. . .	622	668	47	. . .	.07	. . .	1,197,185	1,222,038	\$24,913	. . . . .	.02	. . .
. . .	.51	689	578	. . .	111	. . .	.16	607,000	262,544	. . . . .	344,456	. . .	.56 $\frac{3}{8}$
. . .	.11 $\frac{1}{8}$	525	538	13	. . .	.02 $\frac{1}{2}$	. . .	448,277	421,312	. . . . .	26,965	. . .	.06
. . .	.04 $\frac{3}{8}$	570	534	. . .	36	. . .	.06	1,236,360	1,057,692	. . . . .	178,668	. . .	.14
.05	. . .	502	423	. . .	79	. . .	.15 $\frac{1}{2}$	225,666	250,060	24,394	. . . . .	.18 $\frac{3}{8}$	. . .
.15	. . .	370	326	. . .	44	. . .	.12	96,564	114,102	17,538	. . . . .	.18	. . .
. . .	.08 $\frac{1}{2}$	436	432	. . .	4	. . .	.01	4,596,336	4,119,146	. . . . .	477,190	. . .	.10
. . .	.14 $\frac{1}{2}$	582	600	18	. . .	.03	. . .	25,000	21,000	. . . . .	4,000	. . .	.16
.17	. . .	670	670	. . .	50	. . .	.07 $\frac{1}{2}$	378,389	435,563	57,174	. . . . .	.13	. . .
. . .	.47 $\frac{1}{2}$	461	401	. . .	61	. . .	.13 $\frac{1}{2}$	75,425	36,438	. . . . .	39,937	. . .	.53
. . .	.03	549	488	. . .	61	. . .	.11	183,496	172,053	. . . . .	11,443	. . .	.06 $\frac{1}{2}$
. . .	.11 $\frac{1}{2}$	593	568	. . .	25	. . .	.04	75,421	72,300	. . . . .	3,121	. . .	.04
.70	. . .	543	513	. . .	30	. . .	.05 $\frac{1}{2}$	229,441	182,318	. . . . .	47,123	. . .	.20 $\frac{1}{2}$
. . .	.18 $\frac{1}{2}$	619	598	. . .	21	. . .	.03 $\frac{1}{2}$	823,497	618,048	. . . . .	205,449	. . .	.21 $\frac{1}{2}$
. . .	.20 $\frac{1}{2}$	704	673	. . .	26	. . .	.08 $\frac{3}{8}$	2,073,694	1,389,497	. . . . .	689,197	. . .	.33

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.	Increase in average number of employees.	Decrease in average number of employees.	Percentage of increase in number of employees.	Percentage of decrease in number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Miscellaneous Continued.</i>										
Steel Castings, . . .	156	74 . . .		82 . . .	.52½		\$77,180	\$32,060		\$45,120
Steel Castings, . . .	485	411 . . .		74 . . .	.15		328,776	256,942		71,824
Merchant Bar Iron, .	450	450 . . .					297,043	213,470		83,573
Steel and Copper. . .	2,150	2,050 . . .		100 . . .	.05		1,155,038	991,321		163,727
Iron Beams, Girders, &c.,	187	104 . . .		83 . . .	.44½		118,460	47,736		70,724
Iron Founders, . . .	125	125 . . .					75,000	67,500		7,500
Iron Founders, . . .	340	275 . . .		65 . . .	.19		204,000	136,000		68,000
Stoves,	160	160 . . .					115,680	109,440		6,240
Iron Founders, . . .	367	334 . . .		33 . . .	.09		256,900	207,692		49,208
Boiler Makers, . . .	180	140 . . .		40 . . .	.22		112,000	75,000		37,000
Iron Beams & Girders,	140	120 . . .		20 . . .	.14		85,360	67,120		18,240
Iron Founders, . . .	220	175 . . .		45 . . .	.20½		145,860	85,940		59,920
Boiler Makers, . . .	120	80 . . .		40 . . .	.33½		75,000	38,000		37,000
Boiler Makers, . . .	265	190 . . .		75 . . .	.28		163,750	97,470		66,280
Engines,	120	75 . . .		45 . . .	.37½		80,000	60,000		20,000
Malleable Iron Castings,	266	238 . . .		28 . . .	.10½		130,349	102,552		27,797
Engines and Oil Well supplies,	155	127 . . .		28 . . .	.11½		89,814	61,763		28,051
Engines	55	40 . . .		15 . . .	.27		29,000	24,000		5,000
Boiler Works,	60	49 . . .		11 . . .	.18		40,774	32,794		7,980
Engines,	70	70 . . .					35,000	32,000		3,000
Iron Works,	760	730 . . .		30 . . .	.04		375,000	312,000		63,000
Blast Furnace, . . .	100	100 . . .					29,640	25,580		4,060
Iron,	83	80 . . .		3 . . .	.03½		29,599	28,812		787
Iron Works,	480	454 . . .		26 . . .	.05½		307,521	263,905		43,615
Pig and Skelp Iron, .	385	250 . . .		135 . . .	.35		150,220	90,000		60,220
Muck Bar and Nails (Iron),	120	70 . . .		50 . . .	.41		20,473	16,725		3,748
Steam Boilers, . . .	75	75 . . .					40,956	40,201		755
Iron and Steel, . . .	7,500	5,765 . . .		1,735 . . .	.23		3,742,230	2,853,826		888,404
Steel Shafting, . . .	125	75 . . .		50 . . .	.40		64,240	30,600		33,640
Iron,	113	120 \$7 . . .		.06 . . .			58,700	59,500 \$800		
Foundry and Machine Shop,	35	30 . . .		5 . . .	.14		17,722	14,297		3,425

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
. . .	.58½	\$495	\$433	. . .	\$62	. . .	.12½	\$229,896	\$95,802	. . . . .	\$134,092	. . .	.58
. . .	.21½	678	625	. . .	53	. . .	.07½	864,638	655,589	. . . . .	209,049	. . .	.24
. . .	.28	660	474	. . .	186	. . .	.28	801,180	556,440	. . . . .	244,740	. . .	.30½
. . .	.14	538	483	. . .	55	. . .	.10	4,529,497	3,835,891	. . . . .	693,606	. . .	.15
. . .	.51	633	459	. . .	174	. . .	.27	412,000	186,000	. . . . .	226,000	. . .	.55
. . .	.10	600	540	. . .	60	. . .	.10	200,000	160,000	. . . . .	40,000	. . .	.10
. . .	.33½	600	494	. . .	106	. . .	.17½	750,000	600,000	. . . . .	150,000	. . .	.20
. . .	.05½	723	684	. . .	39	. . .	.05	549,480	492,480	. . . . .	57,000	. . .	.10½
. . .	.19	700	622	. . .	78	. . .	.11	1,015,350	805,768	. . . . .	209,582	. . .	.20½
. . .	.33	622	535	. . .	87	. . .	.14	500,000	300,000	. . . . .	200,000	. . .	.40
. . .	.21½	609	559	. . .	50	. . .	.08	336,712	235,698	. . . . .	101,014	. . .	.30
. . .	.41	660	491	. . .	169	. . .	.25½	448,000	251,000	. . . . .	197,000	. . .	.44
. . .	.49½	625	475	. . .	150	. . .	.24	350,000	170,000	. . . . .	180,000	. . .	.51½
. . .	.40½	618	528	. . .	90	. . .	.13	650,000	350,000	. . . . .	300,000	. . .	.46
. . .	.25	666	800	134	. . .	.20	. . .	340,000	97,000	. . . . .	243,000	. . .	.71½
. . .	.21	490	431	. . .	59	. . .	.12	292,363	227,608	. . . . .	64,755	. . .	.22
. . .	.32½	579	486	. . .	93	. . .	.16	200,112	152,077	. . . . .	48,035	. . .	.24
. . .	.17	527	600	73	. . .	.13	. . .	144,000	112,000	. . . . .	32,000	. . .	.22½
. . .	.19½	679	669	. . .	10	. . .	.01½	108,694	74,919	. . . . .	33,775	. . .	.31
. . .	.08½	500	457	. . .	43	. . .	.08	120,000	100,000	. . . . .	20,000	. . .	.16½
. . .	.16½	493	427	. . .	66	. . .	.13½	815,000	710,000	. . . . .	105,000	. . .	.13
. . .	.13½	296	255	. . .	41	. . .	.14	375,586	378,796	\$3,210	. . . . .	.01	. . .
. . .	.02½	356	360	4	. . .	.01	. . .	283,106	214,642	. . . . .	68,464	. . .	.24
. . .	.14	640	581	. . .	59	. . .	.09	653,472	554,900	. . . . .	98,572	. . .	.15
. . .	.40	390	360	. . .	30	. . .	.07½	832,800	500,000	. . . . .	332,800	. . .	.40
. . .	.18	170	239	69	. . .	.40	. . .	150,000	110,000	. . . . .	40,000	. . .	.26½
. . .	.01	546	536	. . .	10	. . .	.02	203,259	186,532	. . . . .	16,727	. . .	.08
. . .	.23½	499	495	. . .	4	. . .	.008	10,642,000	8,578,000	. . . . .	2,064,000	. . .	.19½
. . .	.52½	514	408	. . .	106	. . .	.20½	248,000	115,100	. . . . .	132,900	. . .	.54
.01½	. . .	519	496	. . .	23	. . .	.04½	148,000	159,000	11,000	. . . . .	.07	. . .
. . .	.193	506	476	. . .	30	. . .	.06	45,000	40,000	. . . . .	5,000	. . .	.11

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.	Increase in average number of employees.		Decrease in average number of employees.		Percentage of increase in number of employees.	Percentage of decrease in number of employees.	Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.
		1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.
<i>Miscellaneous—Continued.</i>										
Iron Foundry,	111	94	...	17	...	.15		\$67,890	\$45,148	\$22,242
Rolling Mill,	270	238	...	32	...	.12		135,916	115,570	20,346
Iron,	250	150	...	100	...	.40		131,250	61,600	69,650
Pig Iron,	550	450	...	100	...	.18		249,976	209,049	40,927
Pig Iron, Merchant, Bar, &c.,	864	686	...	178	...	.20½		282,974	203,512	79,462
Locomotives,	4,035	4,313	278	...	.06½	...		2,778,320	2,742,759	35,561
Rolling Mill Machinery,	58	57	...	1	...	.02		35,485	32,804	2,681
Iron and Steel,	11,200	11,800	600	...	.05½	...		7,271,525	7,283,853	\$12,328
Steel Rails, Billets, &c.,	3,007	1,578	...	1,429	...	.47½		1,079,420	670,220	409,200
Steel,	410	218	...	192	...	.46½		224,929	118,678	106,251
Repairing and Building Passenger and Freight Cars,	2,086	2,115	29	...	.01½	...		1,285,411	1,145,593	139,818
New Locomotives and Repairs,	3,266	3,351	85	...	.02½	...		1,909,294	1,750,618	158,676
Acid Open Hearth Steel Plates and Sheets,	390	506	110	...	.28	...		204,220	263,640	59,420
Boilers, Plate and Sheet Iron Work,	30	30	...	...	...	...		13,208	15,780	2,572
Bar Iron, Railroad Spikes, &c.,	45	50	5	...	.11	...		22,742	23,809	1,067
Locomotives,	867	866	...	1	...	.001		529,768	461,708	68,060
Merchant Iron, . . .	155	121	...	34	...	.22		95,843	59,958	35,885
Bar Iron,	240	225	...	15	...	.06		81,240	70,100	11,140
Steel-tired Car Wheels,	76	62	...	14	...	.18½		28,855	23,026	5,829
Drop-Forgings, . . .	57	51	...	6	...	.10½		28,047	21,208	6,839
Stoves, Ranges and Furnaces,	350	400	50	...	.14½	...		185,000	210,000	25,000
Car Wheels, Car Axles and Cars,	478	84	...	394	...	.82½		163,585	26,199	137,386
Locomotives, Stationary Engines, Boilers, &c., . . .	801	650	...	151	...	.18½		392,650	328,688	73,962
Merchant Iron, . . .	1,800	1,475	...	325	...	.18		898,056	753,293	144,763
Iron Works,	250	200	...	50	...	.20		173,000	130,000	43,000
Iron Foundry,	380	370	...	10	...	.02½		219,876	197,617	22,259

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
...	.33	\$607	\$480	...	\$127	...	.20	\$277,984	\$174,952	...	\$103,032	...	.37
...	.15	503	485	...	18	...	.03½	432,594	321,113	...	111,481	...	.25½
...	.53	525	410	...	115	...	.22	489,000	235,000	...	254,000	...	.52½
...	.16½	454	564	\$10	...	.02	...	1,976,888	1,623,926	...	352,962	...	.18
...	.28	327	296	...	31	...	.10	1,650,709	936,310	...	714,399	...	.43
...	.01½	658	635	...	53	...	.08	7,180,658	7,687,457	\$506,799	...	.07	...
...	.07½	612	575	...	37	...	.06	67,487	73,519	6,032	...	.09	...
.01½	...	658	617	...	41	...	.06½	46,224,755	49,142,076	2,917,321	...	.06½	...
...	.38	358	425	67	...	.18½	...	4,425,876	2,068,251	...	2,357,625	...	.53½
...	.47	548	544	...	4	...	.007	718,998	364,730	...	354,263	...	.49
...	.10½	611	539	...	72	...	.11½	3,850,486	3,446,430	...	404,056	...	.10½
...	.08½	588	525	...	63	...	.11	3,916,389	3,593,017	...	323,372	...	.08½
29	...	523	526	3	...	.006	...	789,810	1,082,070	292,260	...	.37	...
.19	...	440	526	86	...	.19	...	54,875	67,042	12,167	...	.22	...
.04½	...	505	476	...	29	...	.05½	123,862	90,663	...	33,199	...	.26½
...	.13	611	533	...	78	...	.12½	1,128,901	1,307,219	178,318	...	.15½	...
...	.37½	618	495	...	123	...	.20	321,946	171,050	...	150,896	...	.46½
...	.13½	333	311	...	27	...	.08	325,036	258,092	...	66,944	...	.20
...	.20	379	371	...	8	...	.02	172,881	167,170	...	5,711	...	.03½
...	.24½	492	415	...	77	...	.15½	94,653	66,407	...	28,246	...	.29½
.13½	...	528	525	...	3	...	.006	512,680	525,297	12,617	...	.02½	...
...	.84	342	312	...	30	...	.08½	1,565,292	129,649	...	1,435,643	...	.96
...	.18½	490	505	15	...	.03	...	875,737	692,414	...	183,323	...	.21
...	.16½	493	510	12	...	.02½	...	1,740,595	1,429,979	...	310,616	...	.18
...	.25	692	650	...	42	...	.06	393,000	268,000	...	125,000	...	.51½
...	.10½	578	534	...	44	...	.08	658,729	543,436	...	115,293	...	.17½

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Aggregate number of employees.	Increase in average number of employees.		Decrease in average number of employees.	Percentage of increase in number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.		Decrease in aggregate of wages paid.
		1892.	1893.		1893.	1893.		1892.	1893.	
<i>Miscellaneous—Continued.</i>										
Tool Manufacturers,	140	128	...	12	...	.08½	\$37,369	\$73,295	.....	\$14,074
Car Wheels,	208	188	...	20	...	.09½	112,378	93,983	.....	18,395
Stoves, Heaters, Ranges, &c., . . .	162	193	31	...	19	...	103,549	120,030	\$16,481	.....
Power Transmitting Machinery,	300	290	...	10	...	.03½	126,109	123,033	.....	3,076
Boiler and Tank Plates,	81	80	...	7	...	.03	47,082	33,863	.....	13,219
Foundry and Machine Shop,	48	36	...	12	...	.25	24,303	19,741	.....	4,567
Machine Tools and Steam Hammers, .	690	668	...	22	...	.03½	437,113	426,445	.....	10,674
Rolling Mill Machinery, &c.,	62	75	13	...	61	...	22,807	29,587	6,580	.....
Pig Iron,	526	394	...	132	...	.25	274,152	190,496	.....	83,656
Foundry and Machinery,	320	275	...	45	...	.14	135,000	120,000	.....	15,000
Pig Iron, Cut Nails, &c.,	570	475	...	45	...	.08½	192,626	187,111	.....	5,515
Iron and Steel Nails, &c.,	1,576	1,065	...	511	...	.324	817,686	527,301	.....	290,385
Bar Iron and Forgings,	119	109	...	10	...	.08½	61,665	48,570	.....	13,095
Stoves, Ranges, &c.,	165	195	28	...	.17	...	77,464	75,906	.....	1,558
Boilers,	25	32	7	...	.28	...	13,237	18,697	5,460	.....
Steam Engines and Boilers,	53	42	...	11	...	.20½	17,000	15,000	.....	2,000
Saws, Tools, &c.,	1,150	1,000	...	150	...	.13	562,261	457,933	.....	104,328
Files,	225	200	...	25	...	.11½	112,898	103,365	.....	9,533
Cast Iron Pipe,	155	163	8	...	.05½	...	71,142	73,320	6,878	.....
Car Wheels, &c.,	309	232	...	77	...	.24½	275,688	225,077	.....	50,611
Foundry,	76	96	20	...	.26½	...	38,082	45,905	7,823	.....
Merchant Bar Iron,	140	137	...	3	...	.02½	69,025	70,170	1,145	.....
Railroad Equipment, &c.,	385	325	...	60	...	.15½	142,056	98,071	.....	43,985
Wrought Iron Pipe,	40	35	...	5	...	.12½	15,653	13,734	.....	1,919
Blast Furnace,	270	211	...	59	...	.21½	136,701	93,433	.....	38,268
Sheet and Plate Iron and Steel,	280	270	...	10	...	.03½	165,500	161,780	.....	3,520
Cut Nails,	470	460	...	10	...	.02½	202,234	181,797	.....	20,437

n Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
. . .	.16	\$624	\$572	. . .	\$52	. . .	.103½	\$253,618	\$208,916	. . . . .	\$44,702	. . .	.17½
. . .	.16½	540	499	. . .	41	. . .	.08	457,829	358,870	. . . . .	98,959	. . .	.21½
.16	. . .	639	622	. . .	17	. . .	.02½	240,000	224,000	. . . . .	16,000	. . .	.06½
. . .	.02½	420	424	\$4	. . .	.009	. . .	361,366	369,807	\$8,441	. . . . .	.02½	. . .
. . .	.28	541	423	. . .	118	. . .	.21½	500,473	326,107	. . . . .	174,366	. . .	.35
. . .	.18½	506	548	42	. . .	.08½	. . .	70,720	51,549	. . . . .	19,171	. . .	.27
. . .	.02½	633	638	5	. . .	.008	. . .	823,199	940,343	112,144	. . . . .	.13½	. . .
.24½	. . .	367	391	24	. . .	.00½	. . .	128,037	170,865	42,828	. . . . .	.33½	. . .
. . .	.30½	521	483	. . .	38	. . .	.07½	2,034,323	1,452,436	. . . . .	582,387	. . .	.28
. . .	.11½	421	436	15	. . .	.03½	. . .	510,000	460,000	. . . . .	50,000	. . .	.09½
. . .	.02½	370	393	23	. . .	.06½	. . .	702,850	763,773	60,923	. . . . .	.08½	. . .
. . .	.35½	518	495	. . .	23	. . .	.04½	2,025,000	1,130,000	. . . . .	895,000	. . .	.44½
. . .	.21½	515	445	. . .	73	. . .	.14	312,042	198,905	. . . . .	131,127	. . .	.36½
. . .	.02	459	393	. . .	76	. . .	.16½	161,148	153,501	. . . . .	7,647	. . .	.04½
.41½	. . .	529	584	55	. . .	.10½	. . .	24,169	38,172	14,003	. . . . .	.57½	. . .
. . .	.11½	320	357	37	. . .	.11½	. . .	70,000	60,000	. . . . .	10,000	. . .	.14½
. . .	.18½	488	457	. . .	31	. . .	.06½	1,839,673	1,576,406	. . . . .	263,272	. . .	.14½
. . .	.08½	501	516	15	. . .	.03	. . .	249,628	223,582	. . . . .	26,046	. . .	.10½
.09½	. . .	460	480	20	. . .	.04½	. . .	253,585	300,417	46,832	. . . . .	.18½	. . .
. . .	.18½	892	970	78	. . .	.08½	. . .	731,187	766,730	35,543	. . . . .	.04½	. . .
.20½	. . .	501	478	. . .	23	. . .	.04½	90,617	103,631	13,064	. . . . .	.14½	. . .
.01½	. . .	493	516	19	. . .	.03½	. . .	265,000	255,000	. . . . .	10,000	. . .	.03½
. . .	.31	363	301	. . .	67	. . .	.18½	993,432	716,320	. . . . .	282,112	. . .	.28½
. . .	.12½	391	392	1	. . .	.002	. . .	88,735	74,231	. . . . .	15,504	. . .	.17½
. . .	.27½	506	496	. . .	40	. . .	.07½	896,939	639,733	. . . . .	257,204	. . .	.28½
. . .	.02½	590	599	9	. . .	.01½	. . .	659,285	544,636	. . . . .	114,649	. . .	.17½
. . .	.10½	430	395	. . .	35	. . .	.08½	409,613	367,275	. . . . .	42,338	. . .	.10½

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Averages number of employees.		Increase in average number of employees.		Decrease in average number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Miscellaneous—Continued.</i>										
Foundry and Machine Work,	75	65	...	10	...	.13½	\$42,801	\$36,013	...	\$6,788
Chain Works, &c., . . .	110	120	10	...	.09	...	54,200	40,000	...	14,200
Metal and Wood, . . .	100	90	...	10	...	10	47,837	41,184	...	6,653
Electric Street Cars, . .	97	140	43	...	.44½	...	55,366	75,810	\$20,444	...
Tacks and Nails, . . .	23	25	2	...	.08½	...	9,604	10,058	454	...
Sheet Steel, Plates, &c.,	227	188	...	41	...	.17½	157,785	133,181	...	24,604
Rails, Bars, Splices, &c.,	90	110	20	...	.22½	...	45,641	68,120	22,479	...
Iron and Steel Sheets, . . .	272	252	...	20	...	.07½	185,100	172,278	...	12,822
Street Railway Rails, Switches, &c., . . .	1,204	1,181	...	23	...	.01½	742,503	718,283	...	24,220
Merchant Bar Iron, &c.,	97	106	9	...	.09½	...	20,522	11,332	...	9,190
Ship Building,	440	583	143	...	.52½	...	242,353	324,439	82,081	...
Iron and Nails,	156	154	...	2	...	.01½	53,265	55,926	2,661	...
Foundry and Machine Shop, &c., . . .	221	281	60	...	.27½	...	98,427	128,964	30,537	...
Pig Iron,	65	65	...	1	...	.01½	29,002	29,154	152	...
Steel Castings,	102	106	4	...	.03½	...	44,226	48,907	4,681	...
Wire Nails,	700	760	60	...	.08½	...	305,425	276,620	...	28,805
Nails,	272	178	...	94	...	.34½	77,287	52,412	...	24,875
Blast Furnaces,	250	190	...	60	...	.24	97,041	69,599	...	27,442
Foundry and Machine shop,	62	75	13	...	.20½	...	22,807	29,387	6,579	...
Steel and Plate Iron, &c.,	455	350	...	105	...	.23	244,102	197,671	...	46,431
Iron and Steel Pipe, &c.,	291	313	22	...	.07½	...	108,960	119,978	11,018	...
Bronze and Brass Castings,	25	22	...	3	...	.12	20,000	18,000	...	2,000
Steam Engines, Pumping Engines, &c.,	450	540	50	...	.11½	...	238,365	293,972	55,607	...
Iron and Steel Bridge Material,	563	416	...	147	...	.33½	233,956	155,660	...	78,296
Iron and Steel Cut Nails,	375	375	...	...	...	...	147,963	135,347	...	12,616
Cook Stoves, Ranges, &c.,	70	75	5	...	.07½	...	36,732	32,401	...	4,331

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
. . .	.15½	\$570	\$554	. . .	\$16	. . .	.02½	\$102,373	\$83,913	. . . . .	\$18,460	. . .	.18
. . .	.26½	492	333	. . .	159	. . .	.32½	175,000	120,000	. . . . .	55,000	. . .	.31½
. . .	.13½	478	457	. . .	21	. . .	.04½	136,000	110,000	. . . . .	26,000	. . .	.19½
.36½	. . .	570	541	. . .	29	. . .	.05½	135,400	142,800	\$7,400	. . . . .	.05½	. . .
.04½	. . .	417	402	. . .	15	. . .	.03½	66,023	62,072	. . . . .	3,951	. . .	.06
. . .	.15½	689	708	\$19	. . .	.02½	. . .	632,716	491,462	. . . . .	141,254	. . .	.22½
.49½	. . .	507	619	112	. . .	.22½	. . .	380,309	618,500	238,191	. . . . .	.62½	. . .
. . .	.06½	680	683	3	. . .	½	. . .	448,575	422,253	. . . . .	26,322	. . .	.05½
. . .	.03½	616	608	. . .	8	. . .	.01½	4,483,017	3,775,240	. . . . .	707,777	. . .	.15½
. . .	.44½	211	106	. . .	105	. . .	.49½	36,944	25,895	. . . . .	11,049	. . .	.32½
.33½	. . .	550	556	6	. . .	.01½	. . .	501,743	832,720	330,977	. . . . .	.65½	. . .
.04½	. . .	341	363	22	. . .	.06½	. . .	182,639	221,994	39,355	. . . . .	.21½	. . .
.31	. . .	445	458	13	. . .	.02½	. . .	533,189	887,912	354,723	. . . . .	.66½	. . .
½	. . .	439	448	9	. . .	.02½	. . .	263,390	235,275	. . . . .	28,115	. . .	.10½
.10½	. . .	433	461	28	. . .	.06½	. . .	154,635	120,168	. . . . .	34,467	. . .	.22½
. . .	.09½	436	363	. . .	73	. . .	.16½	1,985,091	1,715,868	. . . . .	269,223	. . .	.13½
. . .	.32½	284	294	10	. . .	.03½	. . .	272,422	189,087	. . . . .	83,335	. . .	.35
. . .	.40½	388	366	. . .	22	. . .	.05½	625,044	485,617	. . . . .	139,427	. . .	.22½
.28½	. . .	367	391	24	. . .	.06	. . .	128,037	170,865	42,828	. . . . .	.33½	. . .
. . .	.19	536	564	28	. . .	.05½	. . .	720,000	550,000	. . . . .	170,000	. . .	.23½
.10½	. . .	374	383	9	. . .	.02½	. . .	707,552	763,660	56,108	. . . . .	.07½	. . .
. . .	.10	800	818	18	. . .	.02½	. . .	150,000	130,000	. . . . .	20,000	. . .	.13½
.23½	. . .	527	587	60	. . .	.11½	. . .	651,800	721,600	69,800	. . . . .	.10½	. . .
. . .	.33½	415	374	. . .	41	. . .	.10	842,000	788,000	. . . . .	54,000	. . .	.06½
. . .	.08½	394	360	. . .	34	. . .	.08½	433,574	311,501	. . . . .	122,073	. . .	.28½
. . .	.11½	524	432	. . .	92	. . .	.17½	86,132	72,389	. . . . .	13,743	. . .	.15½

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.		Increase in average number of employees.		Decrease in average number of employees.		Aggregate amount of wages paid.	Increase in aggregate of wages paid.	Decrease in aggregate of wages paid.	
	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.
<i>Miscellaneous—Concluded.</i>										
Iron and Steel Boilers, &c.,	225	300	75	...	.33½	...	\$140,346	\$182,352	\$42,006	.....
Pig Iron,	408	304	...	104	...	.25½	195,695	122,013	.....	\$73,682
Iron and Steel Plates, Tanks, &c.,	278	279	1	...	...	...	133,449	130,943	.....	2,506
Iron,	145	140	...	5	...	.03½	91,375	82,960	.....	8,415
Iron Foundry,	60	60	...	...	...	...	40,400	38,900	.....	1,500
Boiler, Tube, Skelp Iron, Iron and Steel,	236	222	...	14	...	.05½	129,089	108,201	.....	20,888
Iron and Steel, . . .	96	83	...	13	...	.13½	43,539	32,261	.....	11,278
Founders, Machinists and Car Builders,	60	60	...	...	...	...	24,100	23,900	.....	200
Iron Works,	645	705	60	...	.09½	...	386,006	397,660	11,654	.....
Boiler and Wrought Iron Works,	67	60	...	7	...	.10½	29,460	30,300	840	.....
Plate and Tube Iron,	200	173	...	27	...	.13½	87,710	71,124	.....	16,586
Welded Iron Chains, &c.,	95	75	...	20	...	.21	34,000	24,000	.....	10,000
Rolling Mill,	265	318	53	...	.20	...	123,156	133,474	10,318	.....
Locomotives and Machinery,	701	736	35	...	.05	...	364,776	388,122	23,346	.....
Iron and Steel Plates,	250	242	...	8	...	.03½	109,006	84,877	.....	24,129
Bessemer and Open Hearth Steel, . . .	4,204	4,008	...	194	...	.04½	1,934,386	1,729,429	.....	204,957
Horse and Mule Shoes,	110	130	20	...	.18½	...	41,500	48,250	6,750	.....
Castings,	80	80	...	...	...	...	35,298	33,744	.....	1,554
Zinc and Iron,	384	385	1	...	.002½	...	161,271	155,890	.....	5,381
Iron and Brass Foundry, &c.,	220	150	...	70	...	.31½	85,500	62,000	.....	23,500
Total,	108,402	94,794	...	13,608	...	.12½	\$58,403,350	\$49,768,854	.....	\$8,636,496

in Pennsylvania—Continued.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.
.29½	...	\$923	\$607	...	\$16	...	.02½	\$1,029,398	\$1,150,684	\$121,286	...	.11½	...
...	.37½	479	401	...	78	...	.16½	1,743,180	936,874	...	\$806,306	...	.46½
...	.01½	480	469	...	11	...	.02½	1,345,360	985,181	...	360,179	...	.26½
...	.09½	630	592	...	38	...	.06	321,916	268,880	...	53,036	...	.16½
...	.03½	673	648	...	25	...	.03½	73,000	65,000	...	8,000	...	.10½
...	.16½	546	487	...	59	...	.10½	447,176	344,613	...	102,562	...	.22½
...	.25½	453	388	...	65	...	.14½	305,223	226,772	...	78,451	...	.25½
...	7	401	398	...	3	...	.08	107,250	95,835	...	11,415	...	.10½
.03	...	598	564	...	34	...	.06	1,270,497	1,087,271	...	183,226	...	.14½
.02½	...	438	505	\$67	...	.15½	...	135,800	150,140	14,340	...	.10½	...
...	.18½	438	411	...	27	...	.06½	302,142	193,832	...	108,310	...	.35½
...	.29½	358	320	...	38	...	.10½	125,000	80,000	...	45,000	...	.36
.08½	...	464	419	...	45	...	.09½	400,894	431,184	30,290	...	.07½	...
.06½	...	520	527	7	...	.01½	...	806,999	880,730	73,731	...	.09½	...
...	.12½	436	350	...	86	...	.19½	705,000	475,000	...	230,000	...	.32½
...	.10½	460	431	...	29	...	.06½	7,358,536	6,644,652	...	713,884	...	.09½
.16½	...	377	371	...	6	...	.01½	200,920	228,700	27,780	...	.13½	...
...	.04½	441	421	...	20	...	.04½	90,000	80,000	...	10,000	...	.10½
...	.03½	420	405	...	15	...	.03½	917,834	796,043	...	121,791	...	.13½
...	.27½	388	413	25	...	.06½	...	251,500	134,000	...	117,508	...	.46½
...	.14½	538.80	525.03	...	13.77	...	.02½	\$228,217,050	\$194,034,177	...	\$34,182,873	...	14.97

Statistics Relating to Manufacturing

Character of Industry.	Employees.						Wages.			
	Average number of employees.		Increase in average number of employees.		Decrease in average number of employees.		Percentage of increase in number of employees.		Percentage of decrease in number of employees.	
	1892.	1893.	1892.	1893.	1892.	1893.	1892.	1893.	1892.	1893.
Iron, Steel, &c., . .	108,402	94,794	. . .	13,608	. . .	.124	\$58,405,350	\$49,768,854	. . . . .	\$8,636,496
Worsted and Woolen Goods,	5,390	4,537	. . .	853	. . .	.154	1,937,652	1,447,681	. . . . .	489,971
Hosiery,	1,796	1,547	. . .	249	. . .	.134	461,401	385,398	. . . . .	76,003
Carpets,	4,648	4,097	. . .	551	. . .	.114	1,924,105	1,462,863	. . . . .	461,242
Glass,	7,402	6,719	. . .	683	. . .	.094	3,337,998	2,349,789	. . . . .	988,209
Cotton,	3,942	3,583	. . .	359	. . .	.09	1,419,455	1,043,853	. . . . .	375,582
Miscellaneous, . . .	23,719	19,888	. . .	3,831	. . .	.164	7,823,479	6,286,225	. . . . .	1,537,254
Totals,	155,299	135,165	. . .	20,134	. . .	.126	\$75,309,420	\$62,744,663	. . . . .	\$12,565,757

in Pennsylvania—Recapitulation.

Wages.								Product.					
Percentage of increase in aggregate wages paid.	Percentage of decrease in aggregate wages paid.	Average per capita of wages paid.		Increase in average per capita of wages paid.	Decrease in average per capita of wages paid.	Percentage of increase in per capita of wages paid.	Percentage of decrease in per capita of wages paid.	Value of product.		Increase in value of production.	Decrease in value of production.	Percentage of increase in value of production.	Percentage of decrease in value of production.
1893.	1893.	1892.	1893.	1893.	1893.	1893.	1893.	1892	1893.	1893.	1893.	1893.	1893.
...	.14 $\frac{1}{2}$	\$538 $\frac{1}{2}$	\$525 $\frac{1}{2}$	...	\$13 $\frac{1}{2}$	...	.02 $\frac{1}{2}$	\$228,217,050	\$194,034,177	...	\$34,182,873	...	.14 $\frac{1}{2}$
...	.25 $\frac{1}{2}$	359	318	...	41	...	.11 $\frac{1}{2}$	11,264,029	7,630,682	...	3,633,347	...	.32 $\frac{1}{2}$
...	.16 $\frac{1}{2}$	256 $\frac{1}{2}$	249 $\frac{1}{2}$	...	7 $\frac{1}{2}$	...	.02 $\frac{1}{2}$	1,770,796	1,349,267	...	421,529	...	.23 $\frac{1}{2}$
...	.23 $\frac{1}{2}$	414	357	...	57	...	.13 $\frac{1}{2}$	9,234,043	7,082,066	...	2,151,977	...	.23 $\frac{1}{2}$
...	.29 $\frac{1}{2}$	450	349	...	101	...	.22 $\frac{1}{2}$	6,565,572	4,829,648	...	1,735,924	...	.26 $\frac{1}{2}$
...	.26 $\frac{1}{2}$	360	291	...	69	...	.19 $\frac{1}{2}$	5,280,275	3,626,391	...	1,653,884	...	.31 $\frac{1}{2}$
...	.19 $\frac{1}{2}$	329	316	...	13	...	.03 $\frac{1}{2}$	38,035,932	26,730,378	...	11,305,554	...	.29 $\frac{1}{2}$
...	16.68 $\frac{1}{2}$	\$485	\$464	...	\$21	...	04.33 $\frac{1}{2}$	\$300,367,697	\$245,282,609	...	\$55,085,088	...	18.33 $\frac{1}{2}$

Prices of Iron and Steel.

Product.	Prices.					Percentage of Decrease in Prices from July, 1892, to—			
	July, 1892.	December, 1892.	July, 1893.	December, 1893.	March, 1894.	December, 1892.	July, 1893.	December, 1893.	March, 1894.
Pig Iron, *	\$13 17	\$13 00	\$12 78	\$12 33	\$11 30	.012	.029	.063	.142
Bar Iron, *	24 30	24 15	22 63	20 97	20 50	.006	.068	.137	.156
Pig Iron, *	13 84	12 78	13 38	13 01	12 35	.076	.034	.069	.10
Nails, **	1 80	1 80	1 61	1 57	1 45	....	.10	.127	.194
Machinery, *	22 50	22 50	21 25	21 25	16 25	....	.055	.055	.277
Locomotives, ‡	1 00	1 00	95	85	80	....	.05	.15	.20
Car Wheels, §	01½	01½	01½	01½	01½	.125	.125	.156	.156
Car Wheels—Steel Tire, ||	42 00	42 00	38 00	38 00	38 00	....	.095	.095	.095
Stoves, ||	7 50	7 50	7 10	7 10	7 10	....	.053	.053	.053
Zinc and Iron, ¶	4 52	4 52	4 20	3 70	3 47	....	.07	.181	.232
Bar Iron, ¶	1 65	1 60	1 50	1 40	1 30	.03	.09	.151	.212
Merchant Iron, *	37 75	38 08	36 89	32 88	30 63	+.008	.022	.129	.188
Bar Iron, *	36 00	36 00	34 95	35 88	34 00	....	.029	.003	.055
Steel Plates and Sheets, *	45 60	39 60	36 00	30 00	23 00	.133	.20	.333	.488
Steel Rails, *	30 00	30 00	28 00	25 00	24 00	....	.066	.166	.20
Special Billets, *	35 00	35 00	35 00	25 00	25 00	....	....	.285	.285
Puddle Bar, *	28 00	28 00	28 00	28 00	25 00	....	....	....	.107
Ordinary Billets, *	27 50	25 00	23 50	20 00	18 50	.09	.145	.272	.327
Iron and Steel Nails and Plates, *	35 60	34 50	31 25	29 50	27 50	.014	.107	.157	.214
Bar Iron and Forgings, *	38 50	34 17	34 64	33 51	29 27	.112	.10	.129	.239
Boilers, ‡	1 00	90	90	85	78	.10	.10	.15	.22
Steam Engines and Boilers, ‡	1 00	1 00	95	92	90	....	.05	.08	.10
Cast-Iron Pipe, *	21 50	20 00	21 00	18 50	17 00	.069	.023	.139	.209
Locomotive Tires, §	03½	04	04	04	04	+.066	+.066	+.066	+.066
Merchant Bar Iron, *	33 00	32 00	30 00	27 00	24 00	.03	.09	.181	.272
Tanks, Boilers, &c., ‡	1 00	1 00	90	85	80	....	.10	.15	.20
Wrought-Iron Pipe, *	53 31	55 80	53 00	52 00	46 00	+.046	.006	.024	.137
Pig Iron, *	13 50	14 40	13 30	10 00	10 00	+.066	.014	.250	.259
Sheet and Plate—Iron and Steel, *	55 00	57 00	53 00	49 50	46 50	+.036	.036	.10	.154
Chains, *	36 00	37 00	36 00	31 00	27 50	+.027	....	.138	.236
Steel Rails, *	40 00	38 00	35 00	35 00	24 00	.05	.125	.125	.40

* Per ton

** Per keg.

‡ Relative percentage.

§ Per pound.

|| Each.

¶ Per hundred pounds.

In a few cases there was an increase, which are thus designated +.

Prices of Iron and Steel—Continued.

Product.	Prices.					Percentage of Decrease in Prices from July, 1892, to—			
	July, 1892.	December, 1892.	July, 1893.	December, 1893.	March, 1894.	December, 1892.	July, 1893.	December, 1893.	March, 1894.
Sheet Iron, ¶	\$2 80	\$2 72	\$2 65	\$2 50	\$2 20	.027	.053	.107	.214
Sheet Steel, ¶	2 95	2 87	2 75	2 60	2 25	.027	.067	.118	.237
Street Railway Rails, *	36 18	37 97	33 41	33 14	25 56	†.049	.076	.084	.293
Merchant Bar Iron, ¶	1 75	1 60	1 50	1 30	1 15	.085	.142	.228	.342
Iron Nails, **	1 86	1 97	1 79	1 62	1 53	†.059	.037	.129	.177
Pig Iron, *	14 75	14 76	13 65	11 00	10 27	†.0006	.074	.254	.303
Steel Castings, §	7½	8½	7½	7½	6½	†.08	.04	.053	.133
Wire Nails, **	1 48	1 40	1 33	1 10	98	.054	.101	.256	.337
Wire Rods, *	31 50	30 20	29 00	24 90	22 50	.041	.079	.209	.289
Nails, **	1 69	1 70	1 62	1 46	1 41	†.005	.041	.136	.159
Pig Iron, *	14 75	13 25	13 25	11 50	9 50	.101	.101	.22	.355
Flange Steel, ¶	2 19	2 15	2 01	1 72	1 30	.018	.082	.214	.406
Spring Steel.	2 08	1 90	1 90	1 71	1 50	.086	.086	.177	.278
Malleable Iron Castings, * . . .	85 00	85 00	85 00	82 00	72 00	. . . . .	. . . . .	.035	.152
Pig Iron, *	13 90	13 75	12 75	12 00	9 75	.01	.082	.136	.298
Pig Iron, *	13 75	13 50	13 00	12 25	10 75	.018	.054	.109	.218
Pig Iron, *	14 10	13 00	12 50	Furnace shutdown.	. . . . .	.079	.113	. . . . .	. . . . .
Skelp Iron, *	32 50	31 50	30 00	28 00	21 00	.03	.076	.133	.353
Manufactured Iron, *	32 00	32 75	31 00	29 75	27 50	†.023	.031	.07	.14
Nails, **	1 85	1 85	1 79	1 60	1 55	. . . . .	.032	.135	.162
Steel Shafting, ‡	1 00	98	93	89	86	.02	.07	.11	.14
Steel, ¶	1 72	1 66	1 66	1 39	1 27½	.034	.034	.191	.258
Pig Iron, ‡	1 00	1 00	90	90	85	. . . . .	.10	.10	.15
Pig Iron, *	14 18	13 64	13 25	11 00	10 50	.038	.065	.224	.259
Iron and Steel, ‡	1 00	98½	1 01½	96½	82½	.013	†.012	.035	.177
Bar Iron, *	36 50	37 00	34 85	31 76	29 03	†.013	.045	.129	.207
Bar Iron, *	36 50	37 00	34 85	31 76	29 03	†.013	.045	.129	.207
Stoves, ‡	1 00	1 00	97½	97½	97½	. . . . .	.025	.025	.015
Stoves and Ranges, ‡	1 00	1 00	95	95	95	. . . . .	.05	.05	.05
Pig Iron, *	13 86	13 38	13 36	12 00	10 00	.034	.036	.131	.218
Structural Iron, *	70 00	70 00	65 00	60 00	50 00	. . . . .	.071	.142	.285

* Per ton.

** Per keg.

‡ Relative percentage.

§ Per pound.

¶ Each.

¶ Per hundred pounds.

In a few cases there was an increase which are thus designated, †

Prices of Iron and Steel—Continued.

Product.	Prices.					Percentage of Decrease in Prices from July, 1892, to—			
	July, 1892.	December, 1892.	July, 1893.	December, 1893.	March, 1894.	December, 1892.	July, 1893.	December, 1893.	March, 1894.
Structural Steel and Iron,*	\$40 00	\$33 00	\$34 00	\$32 00	\$26 00	.05	.15	.20	.35
Skelp Iron, §	.01575	.01 55	.0 14	.013 75	.01 16	.015	.111	.126	.263
Hardware,*	80 00	80 00	78 00	75 00	70 00	. . . .	.025	.062	.125
Cut nails,**	1 80	1 75	1 55	1 50	1 30	.027	.138	.166	.277
Engines, cars, &c., †	1 00	90	80	75	75	.10	.20	.25	.25
Iron and Steel Plates,*	42 80	42 80	40 00	33 60	30 00	. . . .	.065	.214	.299
Sheet Iron,*	65 00	60 00	55 00	50 00	45 00	.076	.153	.23	.307
Sheet Steel,*	75 00	70 00	65 00	60 00	55 00	.066	.133	.20	.266
Bessemer and Open Hearth Steel,*	27 40	27 50	25 75	22 00	21 00	†.003	.06	.197	.233
Steel, ¶	1 70	1 65	1 55	1 40	1 10	.029	.088	.176	.352
Iron and Steel,*	59 00	55 85	55 85	54 27	52 70	.053	.053	.08	.106
Crucibles, ||	1 40	1 40	1 40	1 30	1 30	. . . .	. . . .	.071	.071
Iron,*	41 92	41 66	40 00	37 59	38 65	.006	.045	.103	.078
Skelp Iron,*	32 50	32 50	30 00	30 00	24 00	. . . .	.076	.076	.261
Iron and Steel Mfg., ¶	2 00½	1 70½	1 95	1 62	1 46	.148	.027	.192	.271
Brass Founders,*	55 00	55 00	52 25	52 25	49 50	. . . .	.05	.05	.10
Rolling Mill Machinery, §	2½	2½	2½	2 00	2 00	. . . .	.10	.20	.20
Iron and Steel Hardware, §	1½	1½	1½	1½	1 00	.058	.147	.323	.411
Steel Billets,*	23 05	22 80	22 00	17 75	16 30	.01	.045	.229	.292
Pig Iron,*	14 00	13 75	12 50	10 65	10 35	.017	.107	.239	.26
Axles, §	3½	3½	3½	3½	3	. . . .	.066	.173	.20
Roll Foundry, §	2½	2½	2½	2½	2½	. . . .	.09	.181	.181
Manufactured Iron, §	2 48	2 44	2 42	2 29	2 04	.016	.024	.076	.177
Manufactured Iron,*	54 00	40 00	37 00	36 50	34 00	.259	.314	.324	.37
Manufactured Iron,*	35 31	33 91	33 03	31 02	25 44	.039	.064	.121	.279
Ingot Moulds,*	22 50	21 50	20 25	19 00	17 00	.044	.10	.155	.244
Chilled Rolls, §	3½	3½	3½	3½	3½	. . . .	.066	.133	.133
Pig Iron,*	14 93	13 36	13 94	11 35	10 37	.105	.066	.239	.305
Steel Castings, †	6½	6½	6	5½	4	.057	.13	.188	.275
Forgings,*	38 02	36 96	35 84	32 48	26 88	.027	.057	.145	.293
Sheet Iron & Steel,*	60 00	55 00	50 00	45 00	42 00	.083	.166	.25	.30

* Per ton.

** Per keg.

† Relative percentage.

§ Per pound.

|| Each.

¶ Per hundred pounds.

†† Per sett.

In a few cases there was an increase which are thus designated †

Prices of Iron and Steel—Continued.

Product.	Prices.					Percentage of Decrease in prices from July 1892 to—			
	July, 1892.	December, 1892.	July, 1893.	December, 1893.	March, 1893.	December, 1892.	July, 1893.	December, 1893.	March, 1894.
Sheet Iron & Steel,*	\$74 67	\$75 70	\$71 57	\$65 47	\$57 41	+.013	.041	.123	.231
Sheet Iron,*	60 00	56 00	55 00	50 00	45 00	.066	.083	.166	.25
Sheet Steel,*	75 00	66 00	65 00	60 00	60 00	.12	.133	.20	.20
Iron & Steel Plates,¶	2 00	1 90	1 70	1 60	1 30	.05	.15	.20	.35
Iron & Steel Bars,¶	1 75	1 70	1 60	1 50	1 30	.028	.085	.142	.257
Iron & Steel,¶	1 79	1 71	1 66	1 53	1 26	.044	.072	.145	.296
Bar Iron,*	37 15	37 46	35 50	34 72	33 68	+.008	.044	.065	.093
Nails,**	1 93	1 98	1 77	1 59	1 53	+.025	.082	.176	.207
Bolt Spikes & Bar Steel,* . . .	40 92	40 66	39 23	38 62	35 55	.006	.041	.056	.131
Malleable Iron Castings,* . . .	90 00	95 00	85 00	80 00	75 00	+.055	.055	.111	.166
Wrought Iron Pipe,*	39 84	46 86	41 22	37 82	31 74	+.176	+.034	.05	.203
Sheet Iron,§	3	3	2½	2½	2½	. . . . .	.033	.10	.133
Sheet Iron,§	3½	3½	3½	2½	2½	. . . . .	.036	.21	.166
Sheet Iron,*	58 00	56 00	54 00	50 00	44 00	.034	.068	.137	.241
Sheet Iron,*	70 00	66 00	64 00	60 00	56 00	.057	.085	.142	.20
Steel,§	8½	8½	7 98	8½	7½	.019	.026	.014	.089
Car Couplers,	25 00	25 00	20 00	20 00	20 00	. . . . .	.20	.020	.20
Car Wheels, &c.,‡	100	100	95	86	79	. . . . .	.05	.14	.21
Bolts, Nuts & Washers,* . . .	41 02	38 82	38 23	35 16	32 96	.053	.068	.142	.196
Pig Iron,*	14 50	13 50	12 65	11 75	11 65	.068	.127	.189	.196
Pig Iron,*	14 00	13 75	13 00	12 00	11 50	.017	.071	.142	.178
Pig Iron,*	13 50	13 26	12 23	11 80	10 85	.017	.094	.125	.196
Pig Iron,*	13 50	13 25	12 25	11 75	10 75	.018	.092	.129	.203
Rolled Iron,*	32 00	32 75	31 00	29 75	27 25	+.023	.031	.07	.148
Rolled Iron,*	38 00	36 00	35 00	34 00	Not re- ported.	.052	.078	.105	.10
Pig Iron,*	14 30	14 10	13 90	13 68	13 50	.013	.027	.043	.055
Steel Plates and Bars,§	1½	1½	1 57	1½	1 35	.058	.073	.117	.205
Manufactured Iron,‡	100	. . . . .	. . . . .	. . . . .	87	. . . . .	. . . . .	. . . . .	.13
Manufactured Iron,‡	100	100	100	100	90	. . . . .	. . . . .	. . . . .	. . . . .
Merchant Bar Iron,*	32 85	33 10	32 60	30 00	27 30	+.007	.076	.086	.168
Sheet and Plate Iron,*	3 00	3 00	2½	2½	2½	. . . . .	.041	.125	.166
Wrought Iron and Steel Tubes,*	61 60	58 52	55 44	50 82	46 20	.05	.10	.175	.25

* Per ton.

** Per keg.

‡ Relative percentage.

§ Per pound.

¶ Per hundred pounds.

In a few cases there was an increase which are thus designated †

Prices of Iron and Steel—Concluded.

Product.	Prices.					Percentage of Decrease in Prices from July, 1892, to—			
	July, 1892.	December, 1892.	July, 1892.	December, 1893.	March, 1894.	December, 1892.	July, 1893.	December, 1893.	March, 1894.
Manufactured Iron,*	\$22 50	\$22 50	\$21 25	\$21 25	\$16 25	. . . .	.055	.055	.277
Iron and Steel Nails,**	1 75	1 75	1 65	1 50	1 45	. . . .	.057	.142	.171
Stoves, Ranges, &c.,§	4½	4½	4 00	4 60	3¾	. . . .	.058	.058	.082
Bar Iron,*	24 50	24 50	23 00	23 00	19 00	. . . .	.061	.061	.224
Plate Iron,*	38 00	38 00	30 00	30 00	25 00	. . . .	.21	.21	.342
Pig Iron,*	15 05	14 64	14 51	13 38	11 52	.027	.035	.11	.234
Tube and Skelp Iron and Steel,†	100 00	98½	98½	87½	83 00	.012	.064	.128	.17
Iron Castings,*	35 00	35 00	35 00	30 00	30 00	. . . .	. . . .	.142	.142
Mine Cars,|| . . . . .	40 00	40 00	40 00	38 50	38 50	. . . .	. . . .	.037	.037
Plate and Tube Iron,*	35 40	34 40	32 60	29 00	24 00	.028	.079	18	.322
Rolled Iron,*	42 24	40 03	38 18	32 25	26 88	.052	.214	.236	.363

* Per ton.

** Per keg.

† Relative percentage.

§ Per pound.

|| Each.

¶ Per hundred pounds.

In a few cases there was an increase which are thus designated.†

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